THE SATURDAY EVENING POST

An Illustrated Weekly
Founded Aº Dº 1728 *by* Benj. Franklin

MAR. 18, 1911

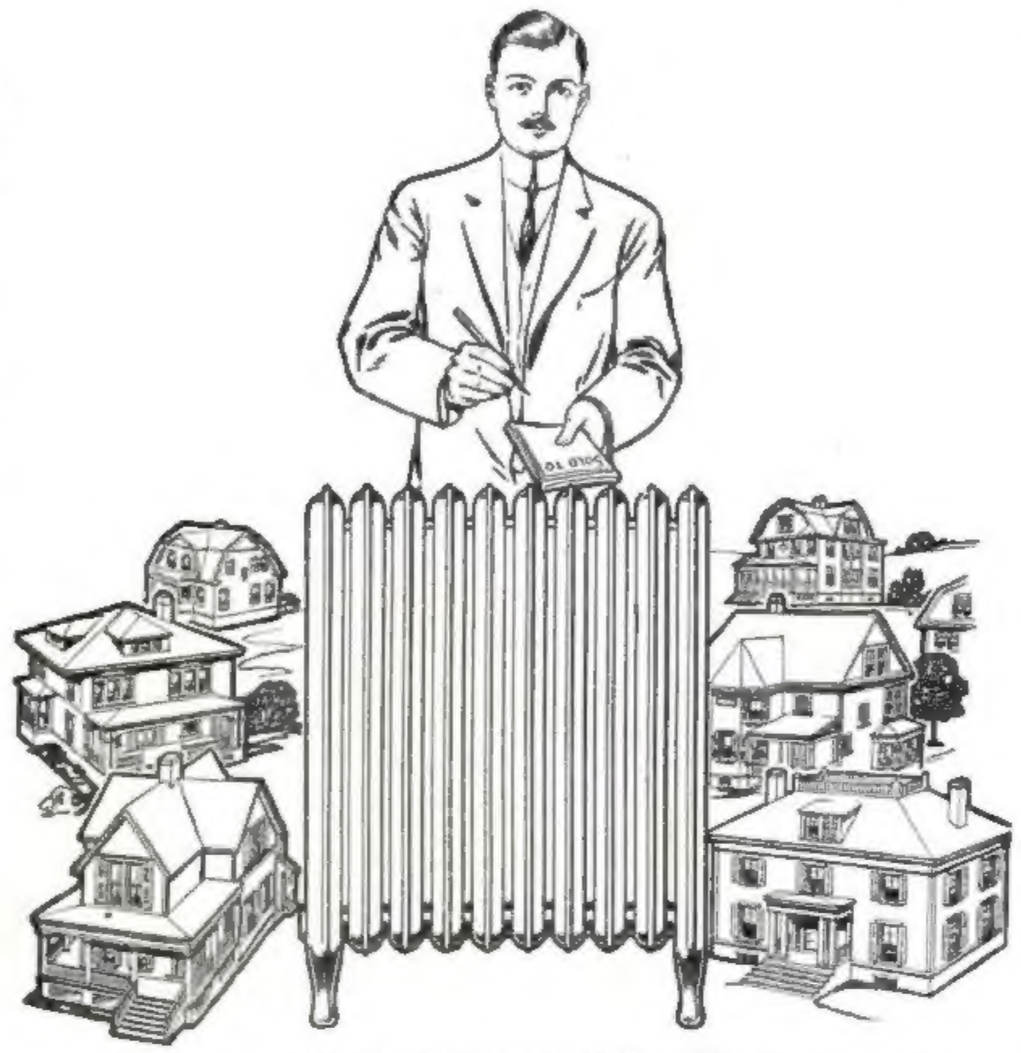
5cts. THE COPY

MORE THAN A MILLION AND A HALF CIRCULATION WEEKLY

You'll like it—it's well heated!

You will find thousands of different kinds and sizes of houses offered for rent or sale, but there is only one kind of true heating comfort which will fit any house or building and make it a delightful place to live in and work in. That way is with

AMERICAN & IDEAL
RADIATORS & BOILERS



Ask the man behind the real estate proposition: "How is it heated?"

Every real estate agent, every large property owner, will tell you that the one convincing recommendation for any building is, that it contains an IDEAL Boiler and AMERICAN Radiators.

Just as you see our advertisements everywhere, so you'll find these heating outfits being put in everywhere. We are building more and larger factories, for we know that with the great and lasting satisfaction and economies our outfits are giving (more than in the case of any other article entering into buildings or their furnishings) we shall receive a rapidly increasing volume of orders for IDEAL Boilers and AMERICAN Radiators. The high reputation that our heating outfits and our name now enjoy means that we must and shall stand back of IDEAL Boilers and AMERICAN Radiators and *guarantee them to the full.*

If you have a building to erect, to sell or to rent, you'll find it a clinching argument to say: "It's heated with an IDEAL Boiler and AMERICAN Radiators." It means that the tenant will be glad to pay you 10% to 15% more rent because of the comfort, health-protection, convenience, cleanliness and fuel economy he will experience; or, in selling, you get back the full price paid for the outfit, which does not rust out or wear out.

A No. 2118 IDEAL Boiler and 270 ft. of 38-in. AMERICAN Radiators, costing owner $135, were used to heat this cottage.

A No. 3-22-W IDEAL Boiler and 461 ft. of 38-in. AMERICAN Radiators, costing owner $215, were used to heat this cottage.

At this price the goods can be bought of any reputable, competent Fitter. This did not include cost of labor, pipe, valves, freight, etc., which installation is extra and varies according to climatic and other conditions.

No tearing up necessary—now quickly put into any buildings—*old* or new—*farm* or city. Ask for our book "Heating Investments"—puts you under no obligation to buy. Prices are now *most favorable*, and in this less hurried season you get the services of the most skillful fitters. Write, phone or call *today*.

Sold by all Dealers
No exclusive Agents

AMERICAN RADIATOR COMPANY

Write to Dept. 8
Chicago

Public Showrooms and Warehouses located at Chicago, New York, Boston, Philadelphia, Buffalo, Pittsburg, Cleveland, Cincinnati, Atlanta, Birmingham, Indianapolis, Milwaukee, Omaha, Minneapolis, St. Louis, Kansas City, Denver, Seattle, San Francisco, Brantford (Ontario), London, Paris, Brussels, Berlin, Dusseldorf, Milan.

This monogram on the radiator stands for all you can ask in a motor car

Chalmers
"30" $1500
Detachable foredoors $75 additional

Sight—Hearing—Feeling

—as applied to motor cars

Your opinion of your motor car after you have used it for some time will be simply a composite of many impressions gained from day to day.

Impressions come through the senses. Three senses—Sight, Hearing and Feeling—will telegraph to your brain a continual stream of impressions concerning your car.

For a car that will appeal to your sense of sight, consider the Chalmers. Here is a car of more than first-glance satisfaction in line and finish. The Chalmers has symmetry—the quality of beauty which endures. The Chalmers car is a harmony—the result of the engineer's right mechanical design—of the draughtsman's cunning with lines—of the workman's and the finisher's skill with materials.

A love of beauty dwells in every person. The automobile buyer who selects a car which has beauty that is deeper than paint will be better satisfied with his purchase at the end of a year than the man who buys another sort of car. He may not stop to analyze why, but it will be true.

Chalmers cars have beautiful lines. Moreover they are well finished. All the little details which make the difference between a just ordinary job and a first-class job are well taken care of.

Good cars appeal to the sense of hearing more by the absence than the presence of sound. The Chalmers has a quiet and smooth running motor, quiet axle, smooth changing gears. Such sound as the operation of the car necessarily produces is wholesome and business-like.

The Chalmers will keep a good sound throughout its life. It will not become loose or tin-panny.

There is a lot of difference in the "feel" of cars as you ride in them—and especially as you drive them. To give a sense of complete security, a car must be heavy enough to feel solid under you as it moves along the road. Yet it must not be too heavy for resiliency or tire-economy.

Chalmers cars are solidly built. They are heavy enough to have maximum strength, yet they do not carry useless weight. They have a long wheel base. The body is swung well between the axles, because a tonneau over or back of the rear axle is a hard rider. The center of gravity is low so that the Chalmers always sticks to the road. Riding comfort is assured by Chalmers springs, which are long and of the finest steel for the purpose. The seats are tilted and have good springs in them. The upholstering is luxurious.

The Chalmers is a good car for the driver. You sit comfortably at the wheel, with the pedals, accelerator, gear shift and emergency brake levers just where you would naturally reach for them.

Chalmers cars appeal to the eye—the sense of sight; they appeal to the ear—the sense of sound; they please the whole body—the sense of feeling.

They have, of course, proved their mechanical fitness through their victories in all kinds of contests, including the Glidden Tour, and through service in the hands of 14,000 owners.

The Chalmers will always look good to you; will always sound good to you; will always be comfortable. And it will endure.

Chalmers "30," $1500. Chalmers "Forty," $2800.

Chalmers Motor Company, Detroit, Mich.

Lugger Landing, on the Mississippi River, New Orleans

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THE Shapemaker, and the button-through overcoat; two of our lively styles for young men.

Our mark in a garment is a mark of style as well as of all-wool quality

Hart Schaffner & Marx

Good Clothes Makers

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HOW TO MAKE CAPITALISTS

By Express and Telegraph—By Will Payne

DECORATIONS BY HANSON BOOTH

WE HEAR a good deal nowadays about wanton assaults upon capital by the Federal Government and the governments of the states. Many estimable gentlemen have fallen into the habit of picturing capital in the United States as a little bleating lamb, ruthlessly pursued by the wolves of politics. They seem to think it can be only a matter of time until nothing is left of the lamb except some hair in the wolves' teeth.

It may be interesting, therefore, to consider how capital has actually fared in certain typical cases, and to show how in those cases—far from being destroyed by Government—it has really been created out of nothing by the active or passive favor of Government.

Every now and then I have a box of typewriter paper sent over from Chicago—a hundred and thirty miles. The paper costs a dollar. The express charge is invariably forty cents. The package is not delivered to me. I have to go down to the village express office to get it. Thereby, through the passive favor of the Government, I have been contributing to the creation of one or two hundred million dollars of as fine private capital as there is in the country.

For twenty-six cents I can have a package twenty times as heavy as the box of paper and twenty times as bulky sent over from Chicago. True, it will come by freight, but usually it will be only twenty-four hours at most behind the express package and it will arrive in equally good condition. I cannot have express matter sent by freight, however, though it would serve my convenience as well and suit my pocketbook better. The express companies have contracts with the railroad companies which forbid it. In England or Germany I could have my box of paper carried the same distance for about ten cents. It would go by mail there; but the post-office here cannot carry express matter any more than the railroads can. The law forbids it.

The express business is peculiarly an American institution. Elsewhere the same business is done by the post-office or by fast freight. "In its origin," as one of its founders assured an attentive audience many years ago, "the express service is due to American ingenuity."

From the beginning it has been a sort of personal perquisite—for I prefer that term to the harsher word graft. In 1829, which was near the beginning of railroad construction here, there were seventy-seven different stage-coach lines running out of Boston. It was the custom for stage drivers to take charge of small packages that were to be delivered at points along the route; and partly from the tips thus received many of the drivers became quite prosperous, often setting up in business for themselves.

When steamboats and railroads began to supplant the stage lines boat captains and train conductors took over this business of receiving and delivering parcels.

Between Boston and New York especially the movement of parcels—particularly those of the more valuable sort, such as bonds, stocks and currency—presently outgrew the conductors' carrying capacity. When the boat left New York for Providence, there to connect with the railroad for Boston, there was sure to be a crowd of brokers and others at the dock looking for acquaintances to whom they could intrust packages to be delivered in Boston.

In 1838 one Jim Hale was proprietor of the Tontine Reading Room, at the corner of Wall and Water Streets; also he was agent for the steamer John W. Richmond, plying to Providence. Everybody knew Jim Hale, according to A. L. Stimson, an early expressman who published a history of the business just thirty years ago. Brokers and others having parcels for Boston used to leave them at Mr. Hale's reading room, requesting him to hand them to some passenger for Boston whom he knew. It seems that bonds and bundles of currency were often handed over in this free and trustful manner—right in Wall Street!

Among other people who knew Jim Hale was William F. Harnden, twenty-six years old, who had been a clerk in the ticket office of the Boston & Worcester Railroad, at Boston, but had become separated from that employment. Mr. Harnden went to New York the latter part of 1838, it appears, and made his headquarters at friend Hale's reading room while in search of suitable employment. The legend is that one day, as he was discussing the prospects in that regard with his friend, Hale suggested that he take up parcel carrying to Boston as a business.

Mr. Harnden then consulted Major Pullen, who was connected with the Providence Line, and the Major assisted him in getting a contract to operate on the boats. Next he consulted Mr. Moore, a conductor on the Boston & Worcester Railroad, who asked a little time to consider the proposal. He considered to such good purpose, says historian Stimson, that next day he went to the superintendent of the railroad and asked for a contract in his own name; but Mr. Harnden had evidently been doing some considering too, and the superintendent informed Mr. Moore that the contract had been given to Harnden a few hours before.

In a Boston newspaper of February 23, 1839, an advertisement appeared as follows: "Boston and New York Express Car. William F. Harnden has made arrangements with the Providence Railroad and the New York Boat Company to run a car through from Boston to New York and vice versa four times a week, commencing Monday, March 4. He will accompany the car himself, take charge of all small packages that may be intrusted to his care and see them safely delivered. All packages must be sent to his office, 9 Court Street, Boston; or 1 Wall Street, New York."

That was the beginning of the express business, but the "car" was merely a flight of Mr. Harnden's imagination. For several months he carried his packages in a modest valise. In 1881 that identical valise was said to be treasured in a Boston express office. Presently the business grew so extensive that Mr. Harnden used a packing crate.

For some time profits were meager. Indeed, an eye-witness reports that several months after the express business was established Mr. Harnden declared that he couldn't make it go, although he had invested "ten or twelve hundred dollars in it"—which was pretty nearly all the original money that ever was invested in the express business.

The key to success—that is, the exclusive contract—had not then been invented. So in May, 1840, Alvin Adams, a thrifty Vermonter who had been in the grocery and commission business, started an express service in competition with Harnden. Like Harnden at the beginning, Mr. Adams was himself the whole service; and he later

confessed that for some time he could carry all the business in his hat. Presently, however, he got some good customers away from Harnden. The latter, meanwhile, had set up an express line from New York to Philadelphia, which had been turned over to Thompson & Company. In 1854 Harnden & Company, Adams & Company, Thompson & Company and another small concern consolidated as the Adams Express Company. The combined business was then valued at one million two hundred thousand dollars, which was the nominal capital of the new company.

In 1841 Harnden proposed to establish an express service on the Hudson River to Albany; "but, failing to secure the coöperation of the steamboat captains who derived considerable emolument from the conveyance of parcels, he made his difficulties known to me," said Henry Wells in a lecture delivered before a geographical society in 1864. "I undertook to arrange matters for him. This I was able to do through my acquaintance with Daniel Drew"—the Harriman of that period—"and I took the Albany office."

Henry Wells, however, was too enterprising a youth to remain a mere agent. That same year he started an express service on his own hook from Albany to Buffalo. As usual he was pretty nearly the whole thing, although he took a partner named Livingston. The route was as follows: Albany to Auburn by rail; twenty-five miles to Geneva by stage; to Rochester by rail; sixty miles to Lockport by stage; then thirty miles to Buffalo by private conveyance. This trip took four nights and three days. Young Wells performed it with admirable punctuality week after week in all sorts of weather, dragging the trunk that comprised his express equipment.

At that time the postage on a letter from Albany to Buffalo was twenty-five cents. Wells & Livingston undertook to carry letters between those points for only six cents—and naturally got most of the business. Instead of the post-office doing the express business, the express company was doing the postal business. The Government protested and threatened, made some arrests and started some prosecutions; but, as the express concern was carrying mail at less than one-fourth of the Government's charge, public sentiment supported it.

The First Service to California

IN 1845 Mr. Wells, in connection with William G. Fargo, of New York, and another partner, extended the express service from Buffalo to Chicago and St. Louis—also the cheap letter service; and soon the Government met the situation intelligently by reducing its postal rates. Indeed, the carriage of letters at one-fourth of the Government's rates is said to have been the most profitable part of the early Western express service.

Mr. Wells, however, was no luckier than Mr. Harnden had been in escaping competition. Before long, Wasson & Company started a rival Albany-Buffalo express; and in 1850 Wells, Fargo and Wasson consolidated under the title, American Express Company, with Wells as president and Fargo as secretary. The combined business was then valued—lock, stock and barrel—at one hundred and twenty-five thousand dollars, which was the nominal capital of the new company.

Gold had been found in California before that and Adams & Company had set up a California service, at seventy-five cents a pound from New York. Wells and Fargo, of the American Express, reaching out for the Pacific business, organized Wells, Fargo & Company in 1852. The California express rate fell to forty cents a pound and Wells, Fargo & Company presently drove Adams & Company from the field.

It will be noted that the three biggest express companies, the American, Adams, and Wells-Fargo, sprang directly out of Mr. Harnden's pioneer enterprise. Harnden himself died of consumption in 1845, aged thirty-three. He left no fortune, having been drawn extensively into the immigration business, where he met with losses.

Competition was still a great drawback. In 1854 a concern called the United States Express Company—having no relation to the present corporation of that name—was organized in New York and dazzled Broadway with a parade of fine horses and shiny vermilion wagons. It seems to have done little express business; but it might prove a troublesome competitor, so it was absorbed into the American Express Company, which increased its capital to seven hundred and fifty thousand dollars for that purpose.

Again, in 1866, the Merchants' Union Express Company was launched in New York and began advertising extensively for the support of all who wished relief from the express monopoly. Historian Stimson says it lost money steadily during the eighteen months or so of its belligerent existence. At the end of that time, however, it was absorbed by the American Express Company, and its unprofitable business was valued—for purposes of consolidation—at nine million dollars. A like valuation was put upon the business of the American. Thus, by this merger of November 25, 1868, the capital of the company was raised to eighteen million dollars, at which figure it has stood ever since.

Fortunately it is possible to tell just what there was in the way of tangible assets behind the eighteen million dollars of capitalization at that time, for only the other day the Interstate Commerce Commission made a report on the subject.

As the Merchants' Union had got the worst of the fight, its stockholders were required to pay in ten dollars a share. Thus there was raised nine hundred thousand dollars in cash for the consolidated company and at the time of the merger there was $183,819 cash in the treasuries of the old companies. The two companies also turned in all their express equipment, which was valued at one million two hundred and sixty thousand dollars; and there were various investments—stocks, bonds and real estate, representing accumulated surplus profits—valued at two million nine hundred and fifty-six thousand dollars.

The total tangible property, therefore, amounted to nearly five million three hundred thousand dollars; but, aside from the cash, only one million two hundred and sixty thousand dollars of it was property necessary for doing an express business—namely, equipment. It is pretty safe to say that, aside from the cash paid in by the Merchants' Union stockholders, most of this property represented not original capital invested in the business but accumulated profits. Upon this capitalization of eighteen million dollars dividends have been paid latterly at the rate of twelve per cent a year. The shares are now quoted on the Stock Exchange at 225, giving a market value of forty million dollars for the whole capital.

We left the Adams Express Company with a nominal capital of one million two hundred thousand dollars—to be more exact, with twelve thousand shares of stock, the par value being usually regarded as one hundred dollars a share, although no par value is stated in the certificates. In 1866, however, the number of shares was raised to one hundred thousand, which were distributed among shareholders to represent their pro-rata interest in the accumulated assets. There were also raised twenty thousand additional shares, which were distributed as a stock dividend. To a lay mind, the distinction between the one hundred thousand shares and the twenty thousand shares is a trifle obscure; but there seems to be no obscurity around the main fact that, without any new money having been paid in, the capitalization was raised from one million two hundred thousand dollars to twelve million dollars, where it now stands.

Assets continued their pleasant habit of accumulating, however, and in 1898 the company issued twelve million dollars of fifty-year collateral trust four per cent bonds, which it distributed gratis among its shareholders at the rate of one hundred dollars in bonds for each share. Again, in 1907, the company issued twenty-four million dollars of like bonds, which it likewise distributed gratis among its shareholders—two hundred dollars to each share.

Adams Express shares are quoted on the Stock Exchange at 230, giving a market value of twenty-seven million dollars for the whole number of shares outstanding. Add thirty-six million dollars of bonds and you have a total value of sixty-three million dollars—growing mostly out of Mr. Harnden's modest little original investment of a thousand or twelve hundred dollars. Meanwhile shareholders have been receiving regular dividends. Of late the dividend rate has been twelve per cent a year. So, to put it in another way, the holder of a share that originally cost little or nothing now gets twelve per cent a year in dividends and twelve per cent in bond interest.

At the organization of Wells, Fargo & Company the nominal capital, I believe, was three hundred thousand dollars. This was at one time raised to fifteen million dollars; but, after a reorganization in 1866, the capital was reduced to five million dollars, which was stated to be fully paid up; but "existing records do not show whether paid up in cash, real estate, securities or equipment; and no person now living is able to give these debits," says the company's report to the Interstate Commerce Commission. An additional three million dollars of stock was issued "as advance payments on contracts"—evidently given to railroads to secure exclusive operating rights.

This brought the total capital to eight million dollars; but in February, 1910, the company paid an extra dividend of three hundred per cent—one hundred per cent in cash and two hundred per cent in new stock, thereby raising the capital to twenty-four million dollars, on which dividends of ten per cent a year are paid. The stock is quoted at 150, giving a market value of thirty-six million dollars for the outstanding capital, to which the eight million dollars cash dividend paid last year should be added.

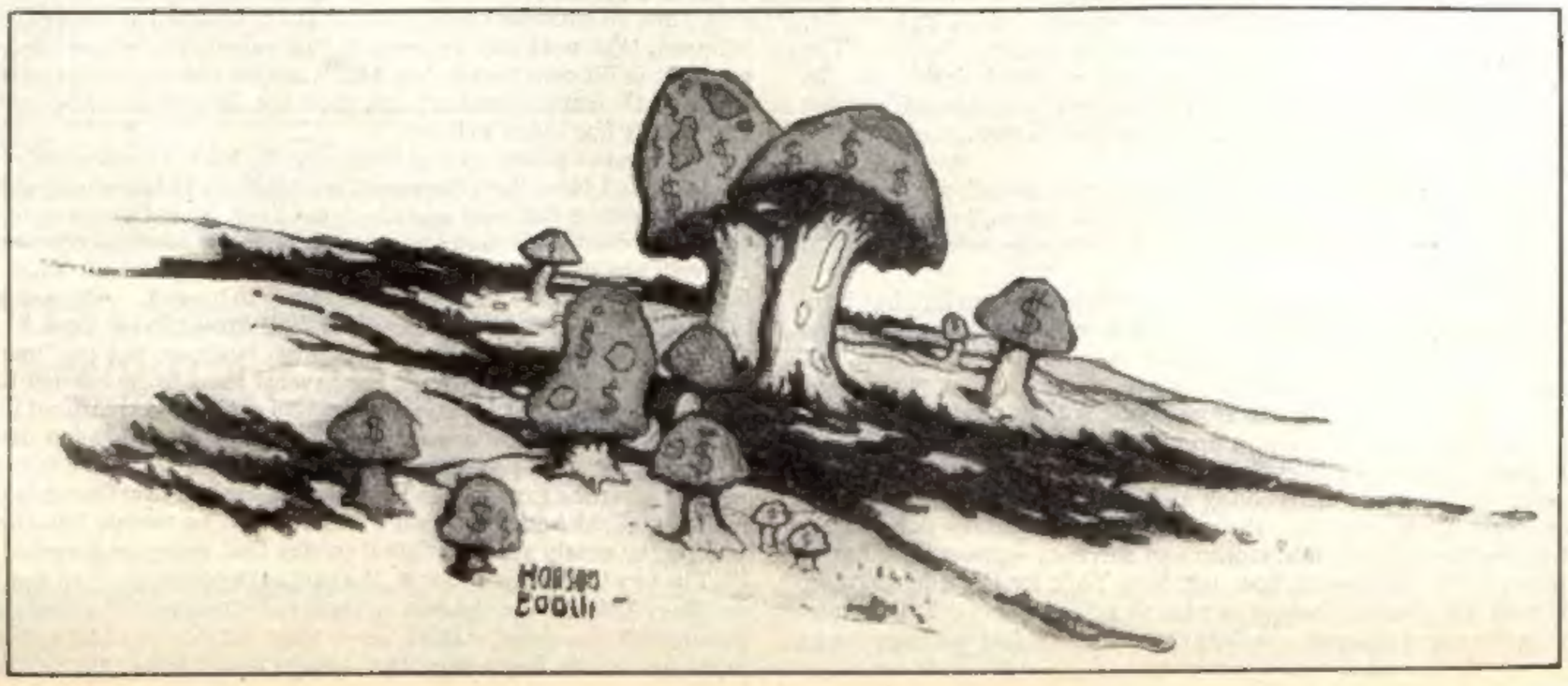
How Other Companies Flourished

ANOTHER large concern in this field, the United States Express Company, was organized in 1854 with five thousand shares—or "interests," as the company prefers to call them. Its report to the Interstate Commerce Commission says: "From time to time down to March, 1876, the number of interests was increased to seventy thousand—nominally seven million dollars. There is no record in existence from which it can be ascertained how much cash was paid into the treasury at the time the certificates representing said interests were issued." In 1887 fifteen thousand shares, or "interests," were issued for the purpose of absorbing the Baltimore & Ohio Express Company, and a little later fifteen thousand shares were issued in return for one million dollars cash paid into the treasury.

In the regrettable absence of official records I venture to guess that this million dollars is about all the cash that ever was paid into the treasury. The shares are quoted at 95; so the value of the present capital is nine million five hundred thousand dollars.

In early days the Adams Express Company did business in the South. The outbreak of the Civil War made it advisable to segregate this business and the Southern Express Company was organized to take it over. The nominal capital was some five thousand dollars—five hundred and fifty-eight shares being issued. In 1866 the number of shares was raised to thirty thousand—nominally three million dollars—which were distributed pro rata among the shareholders. In 1886 twenty thousand additional shares were issued and distributed as a stock dividend, increasing the nominal capital to the present figure of five million dollars—in return for which probably no money was ever paid in.

There is reason to believe that James J. Hill is sternly opposed to any monopoly that he does not control. He runs his own sleeping cars and his own express companies. The Great Northern Express Company was organized in 1892 to operate over Mr. Hill's railroad of like name. Its capital was fixed at one million dollars, or ten thousand shares of a par value of one hundred dollars each. One thousand shares were issued for one hundred thousand dollars in cash, and the remaining nine thousand shares—nine hundred thousand dollars—were given to the railroad in consideration of the right to operate. In 1906 the Northern Express Company was organized



to operate over the Northern Pacific. It issued fifty thousand shares of a par value of one hundred dollars each and gave the whole issue—five million dollars—to the railroad in consideration of an exclusive fifty-year contract. Evidently, between 1892 and 1906, Mr. Hill had formed a juster appreciation of the value to an express company of an exclusive contract.

Another enemy of other people's monopolies was Jay Gould. In 1879 the Pacific Express Company was organized to operate over the Union Pacific, Missouri Pacific and Wabash—then Gould roads. It issued six million dollars of capital stock, all of which was given to the railroads in return for exclusive contracts.

An exclusive contract, in fact, constitutes the principal live asset of any express company. The Interstate Commerce Commission's recent report includes thirteen companies, covering two hundred and thirty-nine thousand miles of railroad, besides twenty-one thousand miles of steamboat and trolley lines; but, out of the whole two hundred and sixty thousand miles, more than two hundred and forty thousand miles, or ninety-three per cent of the total, are operated by the eight companies I have already described.

Now the total equipment of these thirteen companies is valued at $9,234,071. This comprises automobiles, wagons, sleighs, horses, harness, platform trucks, safes, trunks, office furniture and fixtures—everything, in fact, that is necessary to carry on the express business of collecting, conveying and delivering parcels.

This is all the money the Government would have to invest in order to carry on that business. Indeed, the Government wouldn't have to invest so much, for some of its post-office equipment—especially in country offices—would serve for the express business too; and it should be noted in passing that, though the companies in their reports to the commission state the inventory value of the equipment as $9,234,071, this same equipment stands on their own books at only $7,381,406.

With this comparatively modest and inexpensive plant the express companies handle nearly three hundred million parcels, or "pieces," a year. The average weight of each piece is under thirty-three pounds and the average revenue is a little over fifty cents, which amounts practically to a cent and a half a pound. This includes all shipments; but on certain classes of business the average weight of a piece exceeds a thousand pounds. The great and profitable bulk of the business, of course, consists of small parcels; and for all parcels under one hundred pounds in weight the average revenue is a cent and three-quarters a pound.

For handling all parcels the companies received from the public in the year ending June 30, 1909, $130,130,126, or two-thirds of the total receipts of the Post-office Department for the same period. About half of this revenue the companies turned over to the railroads. The companies enjoyed a net income applicable to dividends of $15,382,553.

This net income, of course, was not all derived from carrying parcels. About five millions of it was derived from various investments representing accumulated surplus profits. Some of it was derived from doing the post-office business of issuing money orders.

It is worth noting, indeed, that the express companies, though loudly asserting that the Post-office Department has no moral right to compete with them, have never hesitated to compete with the Post-office Department when they found a profit in so doing. Thus, in the year covered by the report, the express companies issued nearly twelve million money orders, amounting to $124,303,149, and thereby made a gross profit of $654,540. This amounts to rather over one-fifth of the total money-order business done by the Government.

Incidentally the companies made a gross profit of $908,091 by issuing C. O. D. checks. They carry a great many collect-on-delivery parcels. Formerly they put the actual money received from the consignee into a special envelope and sent it back to the shipper by express, charging the express rate for carrying the money. "Within ten years, however," says the Interstate Commerce report, "the practice of returning the actual money has been discontinued by nearly all companies and, in lieu thereof, C. O. D. checks are issued. These checks are made payable to the consignee and forwarded to him by the United States mail. The interest to the public in this transaction arises from the fact that the same charge is made for issuing the C. O. D. check as was made when the money itself was transported, although in the latter case the express company assumed the risk of loss in handling the money en route and paid the railway line over which it was sent an agreed proportion of the earnings."

The net profits of the parcel-conveying business alone were about ten million dollars, or over one hundred per cent on the plant investment.

"The contract between an express company and a railway company," says the Interstate Commerce Commission, "usually provides that the express company shall have the exclusive right to operate upon the lines named for a definite term of years; that all matter carried on passenger trains, except personal baggage, corpses, milk cans, dogs and certain other commodities, shall be turned over by the railway company to the express company; that the railway company shall transport to and from all points on its lines all matter in charge of the express company; that special or exclusive express trains shall be provided by the railway company when warranted by the volume of express traffic; that the railway company shall furnish the necessary cars, keep them in good repair, furnish light and heat and carry the messengers of the express company as well as all necessary equipment; that the railway company shall furnish such room in all its depots and stations as may be necessary for the loading, unloading and storage of express matter; that the express company may employ during the pleasure of the railway any of the agents of the latter as express agents and may employ the train baggagemen as its messengers.

(Continued on Page 49)

A GREAT WOMAN MERCHANT

How the Woman Buyer of the Department Store Makes Good

By Corinne Lowe

ILLUSTRATED BY MAY WILSON PRESTON

LIVING not in a tower of ivory but in her grim structure of dollars and cents, of merchandise and merchandise fashion, the woman buyer of the department store is hidden from the public view. Unlike the great and useful women of other professions, she is isolated from all those who do not contribute directly to her life's work. Unlike them, too, she possesses no historian. Her picture does not appear in the reviews as does that of the woman who has just written The House of the Polished Doorknobs, or of that other who has just sung the title rôle in Signor Somebody's new opera.

The cartoonist honors the woman buyer with no such attention as he generally bestows on the professional woman; and, above all, she has no energetic press agent to sprinkle his constant journalistic dew on a parching public curiosity.

Yet the woman buyer is a more significant factor in modern life than is the woman of any other profession. For the woman buyer is a great merchant—and where in all history shall we look for women merchants? Certainly she has swept us a thousand cycles from lace mitts and curtsies, side curls and side glances. There is, indeed, nothing "side" about her—this great woman merchant. She passes contemptuously over those softer races of women—her sisters who have merely embroidered and sung and played the lyre on a vineclad slope—and goes back to the warrior races of women.

She is as direct as Boadicea, standing in her chariot amid the fierce British tribes; as Zenobia, defying the navies of old from the prow of her queenly vessel. We need bold, swinging measure to celebrate her, for she is of epic origin—this woman warrior of commerce who has laid on her shoulders the burdens of men, carrying them like a man.

In appreciating the breadth of her work, too, one must remember that trade is not now the Arcadian pastime that it was in those ages when gowns stayed in style for generations. Then it didn't matter much whether one disposed of a certain stock of silk scarfs in the spring or in the fall; for one was perfectly sure that the scarfs would be desirable some time. Nowadays, however, there is the gust of fashion to be met; and if the merchant of our time does not sell his stock in the spring he is pretty sure of having to take half price for it in the fall, since by that time the taste in scarfs has strayed from plain to flowered effects, from hemstitched ends to fringed ones. Consequently there arises at once the great problem of the modern merchant—the constant necessity of turning

She Finds a Huge Box of American Beauties or a Crate of Chrysanthemums

stocks, of maneuvering merchandise so as to get the money out of it before public inclination has turned to another kind of goods.

How does the woman buyer meet this responsibility? Does the brain proverbially unable to cope with household accounts falter in these great commercial questions, that involve thousands of dollars? Perhaps these queries are best answered by the fact that only a few decades ago one found few women employed in any capacity in the department store. Today women not only are selling in most departments but they are buying nearly every class of merchandise. In the selection and disposal of merchandise their authority is almost as sweeping as though they themselves owned the department. To them is intrusted the entire responsibility of selecting, advertising, displaying, marking up and marking down stock. Looking at the Titanic structure of their yearly work, one realizes fully the wisdom of the late Marshall Field when he said that the successful merchant of today is built on many other successful merchants.

Of course the greatest number of women buyers are found in such distinctively feminine domains as suits and dresses, corsets, millinery, laces and trimmings, cottons and silks. Yet each year this woman spreads her conquests farther; and today books, jewelry, umbrellas, gloves, pictures, handkerchiefs and even linens furnish us with striking illustrations of feminine sagacity in conducting business.

What particular training goes to her success? In answering that question I think inevitably of the first woman buyer I ever saw. She was coming out of a hotel in old Washington Square, New York City, and as she walked to her taxicab I had a swift vision of a tall, thin figure, enveloped in a beautiful black silk evening coat.

"That," whispered the girl with me, "is Miss X——, who draws one of the highest salaries of any business woman in America."

"What does she do?" I asked. "She looks like either an actress or a society woman, with views."

"Wrong guess," replied my companion. "She is the buyer of suits and dresses in a great department store. She has built up an enormous business for her firm, and her judgment in merchandise is considered keener than most men's."

I looked curiously at the woman as she stepped into her motor. Under the light I saw that her face was very thin and sweet and that the glance of her gray eyes under the fashionable plumed hat was beautifully direct; but what most impressed me was the clear, well-modulated voice with which she called to my friend.

"English?" asked I, noting the slightly foreign inflections.

"Irish," replied she. "About twenty years ago she came to this country a poor child. She started as errand-girl in the store where she is now employed. She showed such intelligence and interest that she was soon made a stock-girl. Then came a promotion to saleswirl. She was, of

course, one of those who always have a big day—who sell merchandise when everybody else is idle; and soon another big store offered her a position as assistant buyer. She took it; and when the buyer there left she succeeded him. Her success at the store was so phenomenal that her old employers offered her the position of buyer in their store. Today she gets a salary of fifteen thousand dollars."

I looked down the street and in my imagination the spinning yellow of the taxicab became one with that other golden equipage—the pumpkin coach of Cinderella. Here was one who had been touched by that greatest of fairy godmothers, Modern Industrialism. At the thought of how its magic wand had brought the little wide-eyed girl of Ireland into this creature of fine raiment and gliding taxis, of soft perfumes and satin fabrics, I was quickened by a sense of old fairy tales.

This woman, like many others, had risen from errand-girl to a position that paid her fifteen thousand dollars a year. As a general thing, indeed, the great woman buyer commences her education at the lowest rung of the mercantile ladder. Though store history has furnished us occasional examples of the meteoric buyer, the woman buyer has nearly always been the woman seller. She has stood among her merchandise and listened to the interminable complaints of customers. She knows just what women are looking for; just what little touch of lace or braid on a garment draws the line between desirable and undesirable. She has had experience with the degree of enticement in a "fitted back," and has commented shrewdly on the fact that ugly things have often become popular through a surging feminine enthusiasm when pretty things have hung disconsolately on the racks.

On the Trail of Dame Fashion

AS A saleswoman she had always "run big days"; for she was not one of those who stood by and allowed the customer to make a choice unaided except by such helpful comments as "That looks good on you"—spoken impartially of the blue chiffon, the reseda crêpe or the rose mousseline. She never glared in a way that condemned you for having made her miss that profitable person in sables who had gone on to No. 687, or patted a peroxide lock of hair in a resigned manner, driving you to take a frock that you ever after hated. From errand-girl to her present position, in fact, the great woman merchant had been absorbed by the love of showing merchandise.

Nowadays nearly every woman buyer makes at least one yearly trip to Europe. In the great fashion domains of ready-to-wear clothing, such as millinery, coats, suits and fabrics, two trips—one in midwinter and one in midsummer—are considered necessary. It is to Europe that the woman buyer goes to get the inspiration for her spring and fall stocks; and no phase of her work demands greater play of her woman's intuition. For it is in Europe that the buyer gathers the sweet that becomes the honey of American style. Woe unto her, then, who dallies too long over the wrong sartorial bloom; who brings back pollen of some style that will not take with the American woman; who, buried in the beauties of some dashing Parisian calyx, is blinded to the demands of the American shopper!

Let us Boswellize the woman buyer of suits on the first of her two trips to Europe. The time of her departure is about the last of December or the first of January. For be it remembered that when the public is putting on its winter clothes the trade is preparing to "put on" its spring ones. And the New Year's bells ring in every woman buyer's ears a fierce Tennysonian measure: "The style is dying in the night!"

It is with thoughts intent on the new tune that will be played by the fashion bellringer, on the stupendous problem of whether "coats are going to be hip or knee length," "what is to be the geographical position of the waistline," and other questions equally vital, that the woman buyer sets out to buy the goods for her spring opening. Sets out? Yes, and lavishly. Her own imported frocks, bought when she was in Paris the summer before, are packed hurriedly into her luxurious imported trunks. The boat on which she sails is one of the fastest, best equipped and most expensive in the service; and the woman buyer's house has provided her with one of the best equipped, most expensive and most commodious staterooms. When she settles down amid the luxury of it she finds, perhaps, a huge box of American Beauties or a crate of chrysanthemums—either propitiatory or appreciative. She nods commendingly at these blooms—they must have cost twenty dollars, she thinks—and then proceeds to a course of thorough relaxation.

On the second day out, perhaps, she runs into Miss Brown, suit buyer for a big firm in Chicago. Miss Brown knows the ropes as well as she does—has gone to the same round of races and restaurants and dressmaking openings; has bought the same exclusive models from the same great French *artistes;* has lately been undergoing similar trials in the closing out of her fall stock.

"I had a sort of hunch that you might be on this boat," Miss Brown remarks breezily, "but I didn't have time to drop you a line. They just told me the day before I started that I would have to take this boat, so I just scrambled my things in my trunk and—*voici!*"

"Same here," says our buyer laconically. "I hardly had time to collect my puffs. Anybody else we know on?"

"Haven't been out of my stateroom till now," says Miss Brown. "Too dead used up from my Christmas jamboree. Let's go see."

So, arm in arm, they set forth on deck—these two Iseults of trade, to whom life could offer no more intoxicating potion than the cup of Fashion; whose wildest tragedy was bound up in dollars. Physically rested now, they are frankly bored by the voyage; for when one has crossed twenty times or so the wild waves are apt to look a trifle tame. However, they find another woman buyer and the three, together with Mr. Smith, buyer of silks for a large concern, make up a game of bid pinocle; so at last the steamer reaches Cherbourg. Then they depart for Paris!

Once there, our buyer and Miss Brown go to the same hotel. They have been in the habit of staying there for years; and quartered with about twenty other women buyers on the same corridor they enjoy a taste of the schoolgirl *camaraderie* for which there has been so little time in their crowded lives.

Yet over these days the Great Spring Opening never ceases to hover and every day our woman buyer is out on the quest for spring styles. Past experience has taught her where to find the women of title, the dazzling Russian princesses and dashing actresses—those beautiful butterflies whose gowns foretell the modes of the coming season. She knows many of them by sight—can describe the Comtesse de Z——— and the Princesse de B——— at a moment's notice.

She has a very systematic method of trailing them. She goes to the most fashionable restaurants and tea rooms; she reviews the great spring races at Auteuil and Longchamps; she takes a run to the Riviera—there where the breath of the South has already brought out the bloom of fashionable *toilettes.* Whenever she sees anything particularly striking she cables back to her house, so that they may be prepared for the shock of some great sartorial change. In the case of hats, for instance, cablegrams often form the inspiration of creations without the ghost of a model. I once watched a cryptic such as the following develop into a beautiful hat: "Paris, January thirteenth. Ritz, leghorns, lace flowers, roses, mignonettes, bows, black velvet."

From Errand-Girl to Her Present Position

As for the formal disclosure of fashion—the openings of the great French dressmaking establishments—this occurs about the fifteenth of February. To these openings our buyer has an invitation set for a particular hour and at each shop she is likely to buy three or four models.

A word right here as to these models bought from the dressmakers of Paris. There is a superstition to the effect that each is the only one of its kind, and as such they are blazoned forth in the advertisement rhapsodies of the American firm's openings. Yet the truth is that these exclusive models viewed by the first buyer will be shown to the very next who comes after her. An instance of this supposititious roc's egg of fashion is supplied by the advertisement that appeared last fall regarding a four-hundred-dollar model in king's blue, with a tunic of sequins. The very next day a great rival department store in the same city came out with a picture of the identical model with the price cut to three hundred and fifty dollars!

Do the fashions exploited by different dressmakers bear any resemblance to each other? In talking this question over with a noted woman buyer of suits I discovered that, in spite of the fact that each dressmaker's designs are perfected behind closed doors, there is nearly always one universal trend of styles. There is apparently no explanation for this, save the rather evasive one that fashion is in the air; that there is a certain psychologic time for the appearance of certain modes. However, there have been occasions when there has been a decided variance between some of the noted authorities on dress, as when several years ago Madame Paquin, with the famous medieval gown, arrayed herself against all the other dressmakers, each of whom was exploiting the Marie Antoinette styles. This created a puzzling situation for the American buyers, some of whom staked their chances on the redoubtable Paquin; others of whom played up her rivals.

Even when styles of various designers conform there is always some minor difference of sleeve or skirt or tunic, some individual prejudice of material and color; and it is these that create the large element of chance in the European Odyssey of the suitbuyer. At all times, indeed, the selection is a gamble. Every woman in the business will tell you that; will impress you with the difficulty of determining just what the American woman will take to.

Another feature of the buying of French models is their duplication by Berlin manufacturers. Knowing how strong is the influence of the word "imported" with the home trade, the sagacious buyer often has her few French models almost duplicated by Berlin manufacturers and in this way reduces the expense of her large collection of imported models. In selling these Teutonic echoes of French modes, it is whispered that French labels are notoriously migratory. Many a garment made on a *Strasse* bears a label saying *rue de* something. Yet, after all, this expedient is not necessary; for few women probe the word "imported" deeper than its supposedly French significance.

Let us suppose that the woman buyer that we took to Europe in January has been gone nearly two months. The merchandise she has bought is probably already on the high seas. The quest of fashion is over and the problem with which the buyer now has to deal is the presentment of fashion. So it is with thoughts bent on her spring opening, which occurs about the last of March, that our heroine turns her face toward the land of dollars.

At Home in the Land of Dollars

OF COURSE the first concern of the buyer is to launch her styles before her competitors. "Newest" is a potent word in trade; and it has sometimes happened that, in order to steal the thunder of competitive openings, the buyer of dresses cables her story for advertisement announcement on this side. Naturally the complete narrative is withheld until the goods are actualy shown, but this little advance story does much toward establishing her reputation for enterprise. Whether late or early, the announcement of the modern department store opening of gowns is nearly always given interest by the fact that styles are grouped under the name of the fashion period that they follow. Gowns are "medieval," or "they have been inspired by the Greek tunics of the new play over which Paris is going mad," or "they have gone back to the long waists and exuberant skirts of Marie Antoinette," or "they sound a strongly oriental note." For the woman buyer is wise; she realizes that the public interest is stimulated by association of ideas. And always she tries to give a name to things. The dear public, you see, will buy so much more readily a slipper called "Juliet" than one which has to be described laboriously as "felt, fur-topped and with pointed toe."

The preparations for the season's openings of stock are by no means completed by the trip to Europe. For there are also to be selected the models of the home manufacturers, many of which are copies of the woman buyer's imported gowns and suits. More often, however, these manufacturers have been following the fashions brought by their own buyers from Europe.

As to the fall opening, this is quite as important as the one just described, and is evolved by the same processes. Again are the fashion courts of Europe sought; and, save that the races shift from Auteuil and Longchamps to Deauville, and that a flying trip to Homburg and Berlin must be added to those of the spring, the route is the same. By the middle of August the great shops of fashion have shown their styles and soon after that every woman buyer is scuttling back to her native shores to prepare for her own fashion opening in October.

In the case of silks and cotton fabrics, corsets and trimmings, millinery and laces, the search for fashion is almost as exhaustive as in that of suits; and with many of

these others the question of price demands a circuit of mills throughout France, Switzerland, Italy, Austria and Japan.

In the selection of lingerie, a business in which the woman buyer has gained extraordinary prominence, the keynote of European travel is entirely changed from fashion to price. To be sure, there are fashions in lingerie—waists are capricious; new alliances are formed; ruffles seek unfamiliar territory—but the great problem which is to be met both abroad and at home is, how to produce at the least possible cost. In order that she may get the most elaborate embroidery possible on a chemise that sells for one dollar, the woman buyer in Europe is obliged to hunt new trails. She discovers convent workers in remote parts of France; she penetrates the Tyrolese mountains; she goes to Japan, in order that the swift fingers of the Orient may follow Parisian patterns at half Parisian prices.

"What! Pay You Fifteen Dollars for That Suit!"

Indeed, the pilgrimage of the woman buyer is becoming more and more one of exploration. The greatest boast of the modern department store is that "its representative has girdled the globe in search of these goods." Read an advertisement through and you will gain a rapid vision of the inquisitive buyer poking into this country and that, sniffing into all sorts of puny principalities, steering into strange ports and filled always with the most ineffable yearnings after "better and cheaper." The advantage of hunting out new commercial paths is, of course, evident at once. "Why," exclaimed a well-known woman buyer of silks, "I never knew that you could get some of the same silks in Italy that you get in France till I took a run down there last year. Then I found out that, besides being quite as good-looking, they were not nearly so expensive. Italian labor, you see, is to be got for quite nothing; so now I've got a mill working for my house exclusively. If I had kept on going to France I should never have learned that neat little secret."

Taking Chances in a Marabou Year

IN THE buying of neckwear and similar novelties the woman buyer is offered perhaps her greatest chance to "plunge." As an example may be mentioned the experience of one woman who bought heavily of marabou while in Paris last summer. In order to do so, she commanded all the marabou manufacturers in Paris to bring her their wares. From these she selected the best and fluffiest at specified prices. So large was her bill that when it came through the hands of the merchandise manager, whose approval is necessary to all purchases of all buyers, he held up his hands in consternation. "Great Heavens! you'll never sell it!" he exclaimed. But she did; for it was a marabou year. When there was danger of a calm the buyer nudged the elbow of the hesitant. She arranged marabou "fêtes"; she announced these events by advertisements, telling the magnitude of her purchases; and so successful was she that twice during the fall did she have to cable back for more. Yet there might just as easily have been no such universal craving for marabou, and the woman buyer stood the chance of being "stuck" with merchandise that she would have to sell for almost nothing.

In spite of her long trips to Europe, it is her dealings with the American manufacturer which constitute the most important chapter of the woman buyer's life. During the days when she is at home he is her constant shadow. He is always beseeching her to heed some new and exclusive pattern of his, or calling her up over the 'phone to tell her about a little lot of dresses which he will sell to her at their actual cost.

Watch a woman inspecting the samples of some abject salesman and you see an ancient buccaneer listening to the plea of one of his captives. Insolent, impassive, shrewd-witted—never is the woman buyer more magnificently the great gambler. If she thinks those samples are low-priced or good to look at, you would never think so from her manner.

"What! Mr. Cohen; pay you fifteen dollars for that suit—at this time of the year! I couldn't think of it." This is accompanied by the upward wriggle of the shoulders, which is one of her chief expressions of unfriendly detachment.

"But the buttons!" pleads the poor salesman; "why, those buttons alone are worth two dollars—and the lining—and that collar—why, we ought to get eighteen dollars for those suits."

But the buyer disposes of these perfections with a careless glance. "Give them to me at twelve dollars and I'll take them," she announces finally.

In spite, however, of such firmness, the woman buyer is noted for having a "manufacturer way." Her woman's wits, sharpened by the practice of generations in which she has gotten what she wanted only by finesse, are master of this situation. She knows just how to humor the manufacturer into giving her all his good things, how to wheedle him into taking back ill-made garments and undesirable sizes. She cajoles Mr. Abraham Levy into making up those "fine nainsook nightgowns with fitted backs, trimmed with thread-lace and ribbon," to sell at one dollar instead of one dollar and a half during her January white sale; and persuades Mr. Isaac Levy to turn over to her his entire line of "fresh, unhandled samples, to sell at half price."

Nine times out of ten, in fact, the woman buyer's shrewdness in dealing with people secures for her the "plums" of the manufacturer from her blundering rival—the man buyer.

To the prejudiced observer a sale might be defined as a place overrun by the uncalculating. To the better informed it will appear straightway as a place run by the calculating; for in no other thing does the great woman buyer so demonstrate her ability to manage stocks. She realizes that a sale is a tonic; and although to this may be opposed the objection that such stimulation is hurtful to the healthy growth of trade, she sees in it a way of rapidly turning your money and of assisting regular business. For, argues she, the woman who comes to look at a suit advertised at the special price of eighteen dollars and seventy-five cents very often turns for ultimate satisfaction to suits at twenty-five dollars in the regular stock. Also, she adds, it accomplishes that most important of things—it gets the woman in the habit of dealing at your store.

Sales are of two kinds—periodic and occasional. The former are bi-yearly events, like the white sales, the furniture sales and the china sales. The second are provided by some unexpected trade conditions, like delayed deliveries, canceled orders, sample lines, etc., and are in reality the sugarplums which the manufacturer hands out to the good buyer. Very often in these sales the offerings of several manufacturers are grouped together in one event. For example, if business is slow and it is desired to create a flurry in trade, the waist buyer assembles three hundred waists from one manufacturer and four hundred from another. With these she often mingles some of her own stock that for some reason or other has not proved tempting to the public.

Indeed, as a lever for undesirable merchandise, the sale is almost invaluable. Instead of marking down an article to half price and thus creating the suspicion that there must be something wrong with the merchandise, it is whisked out under the euphemious name of sale. Apropos, I can well remember some broadcloth suits that languished for months on their racks. They were nice suits, but they showed no more disposition to move than Mr. Dick's famous memorial. Their original price was forty dollars and after a while the buyer timidly marked them down to thirty-seven dollars and a half. No results. Then to thirty-five dollars. Still the public taste remained unwhetted.

"They don't move, somehow," the buyer confided to me one morning and her tone was that of a mother who sees her sensible daughter sitting out all the dances.

"What are you going to do with them?" I inquired almost irritably, for by that time I had used up a good deal of adjectival ardor on their advertisements.

I soon found out. Those scorned suits went in with a sample line of suits at thirty-five dollars, and by the end of the day the twenty suits were borne off by as many women, all of whom glowed, no doubt, with the sense of having obtained a wonderful bargain.

Other sales that have not been mentioned are the semiannual clearance sales held in January and August. These are the brooms of a season's merchandise and by them are swept out every imported model and every remaining piece of merchandise. In marking these end-of-season goods at final low prices the woman buyer always displays remarkable sagacity.

Every one who has ever worked in a department store knows the bewildering, baffling, entangling coils of its red tape. Obviously, then, one of the supreme qualifications of the woman buyer is tact. For her patron saint she must have Catherine de Medici—and never for one moment must she neglect her orisons.

First of all, there is the situation created by having an assistant. Upon this assistant buyer falls a great mass of detail work and upon her, too, rests the responsibility for the department during the buyer's absence in Europe. Naturally, if this woman is ambitious, she frets at the obscurity of her position; and if she is not ambitious she is likely to be inefficient. How is it possible for the woman buyer to obtain the contented coöperation of another woman who gets neither the salary nor the authority of her own position?

Then there are all the people who work under her—the small company of salesgirls, stockgirls and cashgirls, whose eyes are fixed upon her every movement, who are quick to resent any fancied discrimination. These people stand between the woman buyer's merchandise and the public. Naturally it follows that she must be popular with them.

Last of all, there are all the high officials of a store—merchandise manager, sales manager, advertising manager, etc.—all of whom offer "suggestions" tantamount to commands. "Don't mark down those hats until the last of the month," says the merchandise manager. "You can't have that window display until next week," says the general manager. Yet, if this advice results in disaster, it is the woman buyer who must accept the blame.

The Woman Buyer's Elaborate Toilet

AS AN epilogue to the chapter on tact, it is wise to mention the woman buyer's incorruptible habit of being well dressed, well coiffed, well manicured. "A sweet disorder in the dress" does not find any staunch advocates among the dozens of women buyers I have met. Many a woman buyer walks around among the courtier salesmen in a gown such as one would find sweeping through gilt and brocade reception rooms at a fashionable tea; and by no process of thought can I imagine shipwreck, earthquake or flood which would succeed in displacing a hair of that faultless coiffure or a pin in that perfectly adjusted toilet.

The woman buyer's acceptance of this principle of success was well brought out when I, with a buyer of suits, was watching a stern, stocky Amazon in an alpine hat that was pulled down severely over an ungarnished knot of drab-colored hair.

"Heavens!" cried the woman buyer as she looked after this other. "That woman has three more hours than I have out of the twenty-four!"

Forgetting for a moment the contrast between her appearance and that of the shopper, I looked up at her wonderingly.

"Yes," she repeated; "one hour and a half in the evening and one hour and a half in the morning. If I look up at the clock in the evening and discover that it is nine I am aghast. 'Gracious!' I say to myself, 'and there are my nails to fix, my hair to put up for the night and my clothes to be put in order.' Same way in the morning—I can't lie in bed like people that just wash and dress for work. I've got to allow pretty nearly two hours to get myself up."

"Why in the world do you do it?" I asked curiously.

"Because my firm sort of expects it. It makes an impression on the trade. And—well, the truth is, I've got to depend on it myself." With a pensive gesture of pink nails to her maze of curls she leaned on the display case.

The woman buyer's salary, caught up eagerly by public imagination, has kept on growing, like a Greek verb.

(Concluded on Page 53)

Nearly Every Woman Buyer Makes at Least One Yearly Trip to Europe

THE MASTERPIECE OF DUMAS

"It is a Troop of Cavalry! That is the Sunlight on Their Lances. Come!"

In Which Captain Verlaine Takes Coffee

By HENRY M. HYDE

ILLUSTRATED BY WALTER H. EVERETT

TWO young peasants in blouses of blue cotton tramped wearily through the dust. Climbing a steep road with a stone wall on one side they came presently to the crest of the hill, stopped and looked out over the soft and beautiful country. In the far bottom of the valley they saw the red roofs of the royal village of Saint-Germain, down to which the white road, bordered with tall poplars, dropped in an easy curve.

"Look, Jacques!" cried the taller of the two, pointing to where in the distance little flecks of light danced and glittered like a flight of silver butterflies. The younger peasant stared hard. "It is a troop of cavalry!" he exclaimed. "That is the sunlight on their lances. Come!"

Close by, an arched gateway broke the wall. They slipped through unnoticed and hid in an angle between the wall and the lodge. "When the troops get by," Jacques whispered, "we'll go up there to the castle and ask Monsieur Dumas to help us."

. . . . . .

In the great hall of the castle on the hilltop, surrounded by its moat of running water, Dumas and four of his friends were lounging, sipping their morning coffee and reading the mail. A loud splash and the voice of Michel announcing "Madame Dorval" broke in on the lazy serenity of the scene. Gallantly kissing the hand of the famous actress as she entered, Dumas turned to the servant.

"What was that noise, Michel?" he asked.

"They have dropped another constable into the moat, master. He had come for the second time to collect the grocer's bill. And, master, three men are waiting who insist that they must see you."

"Let the grocer's constable dry his wet clothes in the kitchen. Give him a drink of wine. Show the poor fellow every attention. What's the amount of his bill, Michel?"

"Three hundred francs, master."

"Give him an order for more goods to the same amount and fifty francs in silver to cover the damage to his feelings, poor chap. What do the three men want?"

"They want you to contribute fifteen francs toward the funeral of a poor man who died yesterday in the village."

"Certainly. And who was the unfortunate?"

"Tissot, master, the constable and writ-server."

Dumas stepped to the fireplace and took from the mantelpiece a small brass box, the contents of which he emptied into his hand. "De Freycint," he said, "lend me what change you have in your pockets." For a moment he counted up the coins. "Fifteen francs to bury a constable! Here, Michel; take thirty francs and tell them to bury two constables!"

Michel took the money. "Master, it is ten o'clock," he said firmly. "Time to begin our literary labors."

Dumas shook his fist playfully at the servant. "A merciless taskmaster!" he said, smiling. "But come, madame. Come, gentlemen. There is work for us all. Two plays must be finished by the end of the week."

They went out together, leaving Michel, who busied himself with arranging the furniture and picking up the scattered newspapers. As a page came into the hall he looked up, frowning.

"Well, blockhead?"

"Two peasant boys to see the master, Michel."

"More beggars! But, finally, he is in the writing kiosk and cannot be disturbed."

"So I told them, but they sent this bit of card to the master and said it was a matter of life and death."

Michel took the half of a torn card and examined it quizzically a moment. "Well, send them in. I'll take a look at these ragged lads of yours myself."

The page threw open the door and the two peasant boys in their blue blouses and trousers came in. The taller of the two crossed the room and sat down without ceremony on a large divan. The other stood by his side. They recognized Michel—who stood staring at their insolence—with no more than the slightest nod.

"Well, this is cool!" Michel burst out. "Don't you know enough to take off your hats in the house?"

"You are the servant of Monsieur Dumas?" answered the peasant from his seat on the divan. "Our business is with your master. Have you taken him the card I sent?"

"What! This ragged scrap of paper?" He held up the torn card and winked with a grimace. "Picked up on the road, perhaps. A pretty card to send my master!"

The taller peasant sprang to his feet and pointed a withering finger at the gaping Michel. "Insolent!" he cried in an imperious tone. "Begone on your errand!"

Michel Came Back Into the Hall, Carrying a Tray With Cups and a Silver Coffee Service

Michel's jaw dropped. "Yes, monsieur," he faltered. "At once, monsieur!" And he hurried out of the room.

The look of authority on the face of the speaker changed suddenly to despair. He threw himself back on the divan, shaking his head. "This is mad business," he said. "Monsieur Dumas is a red republican. He will betray us."

The other threw a long, embroidered table-cover over the knees of his companion. "I know him better," he declared. "That bit of cardboard is the key to his devotion. No gentleman of France will do more to make good his word. Hist! He comes!"

Wearing baggy white trousers, bound at the waist with a crimson sash, and a loose white shirt, Dumas stood staring in the doorway, Michel close behind him. The younger peasant, standing behind the divan, bowed over it. "Monsieur Dumas," he said. Dumas laid the bit of card on the table. Taking a little book from the bosom of his shirt and from it another bit of card, he matched the pieces together.

"Yes, they fit," he said, looking up; "but I gave the card to a great lady."

"Monsieur Dumas, you gave it to me," said the peasant on the divan.

"But—who are you?"

"A woman in distress, who asks your aid."

"A woman!" Dumas stopped short and glanced down in consternation. "You find me in my working clothes! I am not dressed to receive ladies! Excuse me!"

As he rushed from the room the woman on the divan closed her eyes and waved her hand in a hopeless gesture. "You see," she whispered. "A mere lump of vanity. With a kingdom at stake he thinks first of the cut of his trousers!"

"Vain, madame, yes! But he will prove himself loyal. And remember you did not reveal your identity. Be brave, madame!"

"But he did not recognize even you, my bold young Jacques." Now there was mocking laughter in her voice. "Monsieur Dumas must have poor eyes and a short memory!"

"But in this costume, madame!" Jacques whispered, blushing most adorably. "And with the dust on my face!"

Gorgeous again in his uniform of blue and silver, Dumas came back, accompanied by Madame Dorval. The ladies exchanged curious and questioning glances. Jacques stood silent, with downcast face. Dumas had put on his grandest manner with the braided coat. "And now, madame, how may I serve you?" he asked with a bow.

"We ask a day's asylum in your house."

"The castle is yours. I have brought Madame Dorval, who will take you to your quarters and see that suitable apparel is provided." He glanced in a puzzled way at the boy Jacques. "Your servant ——" he began. The lady interrupted, throwing a quick look of mirth at the boy. "But we must have secrecy," she said. "We must keep our disguise."

A page boy rushed into the hall, frightened and half breathless. "Master!" he gasped, "a company of cavalry is in the courtyard. The captain demands instant entrance. Michel is detaining him for a moment."

The woman on the divan sprang up in terror. "We are betrayed!" she cried. "I am ——"

Jacques seized her by the arm. "No, madame. Let us hide!" With horror-stricken eyes he glanced from one

corner of the hall to the other. Madame Dorval stood like a statue in a tragic attitude. Dumas stepped forward with the utmost coolness.

"Be calm, madame," he said. "You are in no danger. I am not a playwright for nothing. Just come with me."

He walked across the hall to the big fireplace and lifted a sliding panel at one side. "See, madame, here the dishes are kept warm when dinner is served in the hall. Hide yourself here." The trembling woman entered the niche and Dumas dropped the panel back into place. "You will find it holds plenty of air," he went on, "and—since there is no fire burning—it will not be uncomfortable. And you, here." He raised the panel on the other side of the fireplace. Jacques crept in and Dumas dropped the slide. "Now"—he turned to the page—"go and tell Michel to escort the officers at once to the hall."

"But, Alexandre, who are these people?" exclaimed Madame Dorval.

"Wait, and we shall see! But, pray, compose yourself. Sit down. Give us a taste of your real power as an actress."

"Captain Verlaine and Lieutenant Buycet of the King's Guard," the voice of Michel announced from the doorway. Dumas rose to receive them. The captain, in front, was elderly, with gray mustache and imperial. Both were well wrapped up, wearing long capes, heavy gauntlets and cavalry boots.

"A crisp morning, gentlemen," said Dumas, bowing. "To what do I owe the honor of this visit?"

The two stood staring in astonishment at Dumas' uniform. "Armed cap-a-pie so early in the morning, Monsieur Dumas?" laughed Captain Verlaine. "What is this extraordinary uniform, pray?"

Dumas turned to display the full glories of his apparel. "A mere fancy costume of my own design," he said. "Apparently it fails to meet your professional approval, gentlemen."

The officers looked at each other, laughing. "It is most dazzling, monsieur," smiled the captain. "Plainly your next hero is to be a dashing fellow!"

Dumas bowed. "Meantime let me present you to Madame Dorval of the Théâtre Français, who has come down to rehearse with me my latest play."

Captain Verlaine bent over to kiss the lady's hand. "I quite envy Monsieur Dumas the love scenes, at least, madame," he said.

"Michel"—Dumas waved his hand to the servant—"a glass of wine for the gentlemen."

"No, monsieur." Captain Verlaine, pulling off his gauntlets and slapping them together, shook his head. "We come on a serious—I fear, an unpleasant—errand. We must attend to that at once. You have read the papers, monsieur?"

"No. Not yet, captain. But you need something to warm you. I'll order coffee, at least." At a nod from his master, Michel left the room.

"Then you don't know that the Duchesse de Berry has returned from her exile?" With his feet wide apart Captain Verlaine balanced himself on his toes.

"The Duchesse de Berry!" cried Dumas in astonishment.

"Yes, monsieur. Accompanied only by Mademoiselle Devoilaine, one of her ladies, she landed in France on Monday, bringing with her her son, the little Pretender."

A vivid flash of chagrin came over the face of Dumas. "Then Marie Devoilaine was——" He interrupted himself. "You will understand my agitation, captain, when I tell you that before Mademoiselle Devoilaine went into exile I was an aspirant for her hand. But, go on."

"They have hid the little Prince in La Vendée, where everybody is still loyal to the old régime. The two women started at once for Paris to head the Bourbon conspiracy. You know how dangerous that is. They are traveling by the country roads, disguised as peasant boys."

"*Mon Dieu!* A royal princess disguised as a peasant boy! What a situation for a melodrama!"

Michel came back into the hall, carrying a tray with cups and a silver coffee service. At a nod and a sly wink from his master he put the tray down on a small table and stood listening, the picture of rustic stupidity.

"Yes, but this happens to be real life, Monsieur Dumas. The two women passed through Marly-le-Roi early this morning. Our agents tracked them to the gates of your castle about an hour ago. I have come to arrest them. You haven't let your passion for the romantic mislead you far enough to hide them?"

"It was nearer two hours ago, I think, when two peasant boys asked to see me. I was busy writing and ordered them fed in the kitchen. They must have gone before this—perhaps by the kitchen garden—eh, Michel?"

"No, master," stammered Michel, under the searching eyes of the officers; "by way of the stables—and I think they took boat across the Seine."

"Lieutenant," ordered the captain, "take a searching party and follow them." As Lieutenant Buycet saluted and went out Captain Verlaine walked across the hall toward the fireplace, rubbing his hands together. "I'm under orders, Monsieur Dumas," he said, "to make a thorough search of this house. With your permission?"

"Certainly, captain," beamed Dumas. "It is better than any play I ever wrote all through."

Captain Verlaine stretched out his hands toward the fireplace. "If we could have a bit of a fire, here, monsieur? I'm still chilly from my ride."

Madame Dorval sprang up in alarm, but dropped back into her chair unnoticed at a look from Dumas. "With pleasure, Captain Verlaine," he said. "Michel, bring matches."

As Michel went out Captain Verlaine took a match from his own pocket. "With your permission I'll waive ceremony," he said; "and—since the fire's already laid—I'll light it myself." He struck the match on the sole of his cavalry boot, leaned over and lit the kindling. As the flame blazed up he stood rubbing his hands before it. "Nothing like a bit of a fire on a frosty morning, monsieur," he went on. "This chimney of yours has a good draft." He stooped over and lifting a small log from the box laid it on the andirons. "With your permission, monsieur? I love to see the blaze of a good fir stick."

As the flames leaped up against the sides of the fireplace Madame Dorval again half rose from her chair. Captain Verlaine stood with his back to the fire, extending his hands luxuriously to the heat. Dumas' puzzled eyes fell on the coffee service and his face lit up. He carried the small table close to the fireplace. "And now, sit down, my good friend," he cried, "and warm the inner man at the same time." Leaning back in his chair, the captain's quick ears caught the sound of a muffled knocking.

"What's that noise, pray?" he asked suspiciously.

"My ancestral ghost," smiled Dumas, filling the captain's cup. "I bought him with the castle."

As he passed the cup his awkward arm struck and tipped over the coffee pot. The whole quart of boiling liquid was discharged into the devoted soldier's lap.

"*Mon Dieu!*" he screamed, springing up in agony. "I am scalded!"

"Quick, poor man!" cried Dumas, throwing one arm about the captain's shoulders. "Into my cabinet! Forgive my awkwardness!"

As they rushed out of the hall Dumas turned to nod over his shoulder to Madame Dorval. In an instant she had raised the panel, already hot, which concealed the Duchesse de Berry. With her hands before her face she staggered out into the hall.

"I said it was madness! To be caught thus, like dirty chimney-sweeps!"

Faint and gasping for breath, Mademoiselle Devoilaine was released from the other recess. "Madame!" she panted, leaning against the wall.

His eyes blazing with the passion of a stage manager, Dumas rushed back into the hall.

"You are not hurt?" he cried, taking in the whole situation at a glance. "Quick, then. We shall make the last act a climax. Madame Dorval, see that Her Highness puts on a suit of my livery. Let her enter when I ring and serve fresh coffee to the captain and myself. And you, mademoiselle—Madame Dorval will give you one of her gowns. You will play the part of Madame Dumas for the instant. Come down to the hall when I send for you. Inform Michel. I fly!"

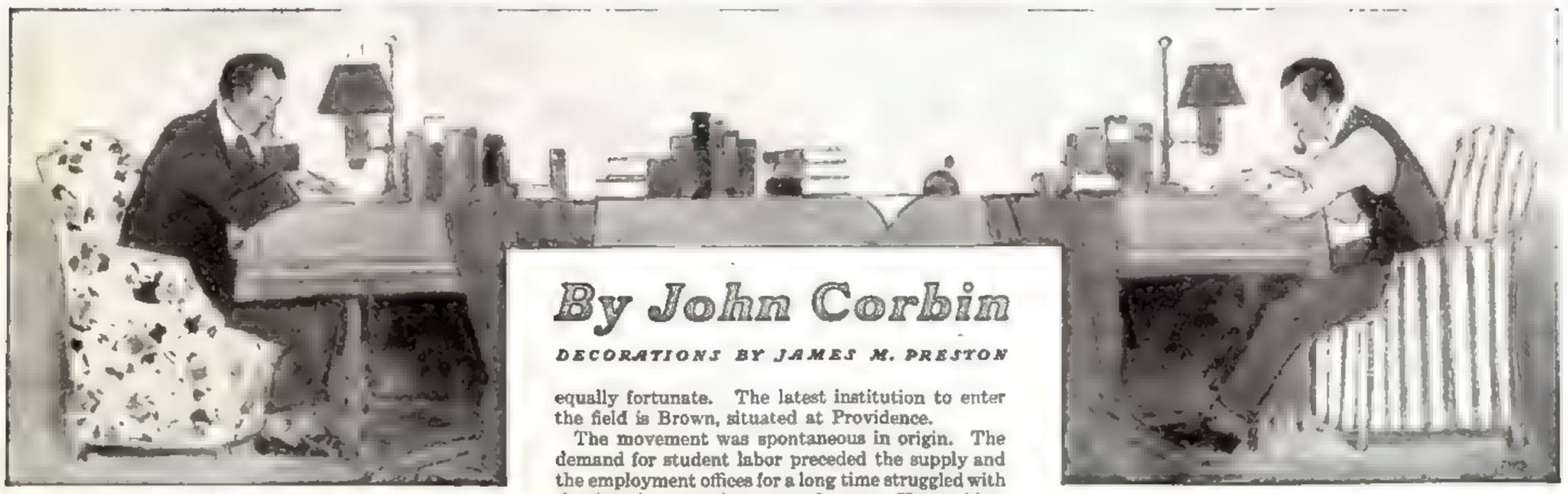
"Monsieur," said the duchesse, "let us, at least, keep our dignity. To play the mountebank does not befit us," she burst out. "Why did we not go straight to Paris?"

"You will go to Paris under arrest. Obey me and you shall have a safe passage to the city," said Dumas.

(Concluded on Page 62)

"May I Present Captain Verlaine of the King's Guard?"

Financing a College Education



By John Corbin

DECORATIONS BY JAMES M. PRESTON

WHEN Andrew Carnegie published Triumphant Democracy, with the emblem of a crown turned upside down on the cover, he was against colleges and college education. Frills were undemocratic, whether outside the head or inside. Since then the Laird of Skibo has entertained the British sovereign beneath his ancestral roof—or rather beneath the ancestral roof of his progeny; and if Edward VII wore his royal crown at all it is a fair bet that he wore it right side up with care. Since then Mr. Carnegie has given ten millions to enable the John Shands of Scotland more effectually to convert oatmeal into education, not to mention a similar sum to enable American professors to grow old in learning. Like the French philosopher, Mr. Carnegie exists because he thinks; and because he thinks he moves.

The new verdict is presumably due to a new belief that a college education pays. Mr. Carnegie has always been a strict evolutionist. The cause of the unfit, whether embodied in hospitals or in alum reform, has never caused vibrations in the tenderer chords of his purse-strings. Like the austere Deity of popular proverb, he helps those who help themselves, for they are the ones in the end who most effectively help the world.

The college man who spends—or rather invests—his vacation as a waiter or a bellboy has long been a familiar phenomenon. Tutoring, in vacation or in termtime, is an even more ancient means of overtaking the bright and fleeting honest dollar; but in the decade succeeding Mr. Carnegie's gift the self-supporting or largely self-supporting student became a momentous phenomenon and he is even now rapidly increasing in numbers and in importance.

Harvard has usually been thought a rich man's college, but President Lowell estimates that between one-third and one-half of the undergraduates entirely or partially support themselves. In effectually organizing student employment Harvard took the lead. As early as 1886–87, following an example set by Oxford, its secretary, Frank Bolles, established an employment bureau in his office. The primary aim was to find permanent positions for students about to be graduated—as teachers, engineers, chemists, and the like; but he discovered that there was also a demand for undergraduates to do odd jobs and even to fill more or less regular positions, both in termtime and in the summer vacation.

College Employment Offices

A DECADE later, in 1897, the work was taken over by a committee on appointments, composed of leading professors in various departments, to whom requests for graduating students usually came; but the work grew very heavy and in 1904 an appointments office was established, with a secretary. The demand for undergraduate labor is now the chief problem of the office, which within the last few months has been renamed in consequence. It is no longer the appointments office, but the employment office. Until lately the office was conducted by men who had other work to do and could, therefore, give it only a part of their time. Now it requires and receives the undivided attention of its chief.

A similar movement is being felt at most of our colleges and universities. It is especially evident in institutions situated in or near cities—and this is a point of importance to students who intend to work their way. At Yale an ably managed bureau is in close touch with the business affairs of New Haven. Columbia has no less a field than New York City and the University of Chicago is almost equally fortunate. The latest institution to enter the field is Brown, situated at Providence.

The movement was spontaneous in origin. The demand for student labor preceded the supply and the employment offices for a long time struggled with the situation on rather unequal terms. Harvard has lately taken the aggressive. It has collected a fund by private subscription among its alumni for advertising in the press, with the most gratifying results. Intelligent labor is becoming more and more scarce, and this is especially the case in the matter of irregular jobs, a kind of labor that students are peculiarly able to perform. Lectures come mainly in the hours between breakfast and lunch, so that the rest of the day can be divided between study and outside work in a manner to admit of almost any sort of a job.

At Yale the variegated list of student employments includes the following: fencing instructor; fruit inspector; banner maker; publisher of programs; tester in a rope factory; janitor; lumberman; Pullman conductor; sleight-of-hand entertainer; stage hand; collector of geological specimens; laundry worker; pallbearer; wheeler of an invalid's chair; envelope addresser; agent for spring water. The following portion of the Harvard list is representative: accountant; advertiser; agent; canvasser; cataloger; chauffeur; choreman; clerk; companion; conductor; destroyer of tree pests; draftsman; elevator man; engineer; engrosser; errand man; gardener; genealogist; guard; guide.

The repertory of the employment office is not quite universal. A lady who was in correspondence with a Hungarian countess lately applied for a student to translate her letters. A Bohemian, a Czech and a Bulgarian were found, but no Hun. The following letter, however, was received with joy—an answer to advertisements.

Gents—If you have a student who has had experience in a general store and can go into one that is all helter-skelter and straighten it out and give my clerk some fresh ideas—if Dedham Corners is not too far away—I would like to have him come and talk the matter over. I am an old fogy in a rut and I will pay some young man to come and push me out. He must have snap and know his business.

Per A. B. M_____, Manager. M_____ & Son.

Forthwith a student was dispatched, with a clerical jack and chain-fall.

What are the chances of gaining student employment? In the aggregate the money earned is very considerable. Yale reports an annual sum of $190,449, or enough to pay all the expenses of three hundred and eighty men, allowing five hundred dollars each. The figures at Columbia are $166,777, and at Harvard, $138,849. From the point of view of the individual student the prospect is less bright. The average earning power of the undergraduate is not great. The current report of the Harvard office gives many significant details. Of the five hundred and sixty men who registered for termtime work only four hundred and thirty-six received appointments. In summer work the chances appear to be less. Of five hundred and forty-eight registered only two hundred and four found employment. The yearly average to the student for termtime work is $105; for summer work, $90.

There is a good opening for unskilled labor, but the pay can obviously not be very liberal. Of the twenty-two hundred and ninety temporary positions filled, three hundred and eighty-three, or one-sixth, were as ticket takers; and these brought $2.40 each. There were almost as many clerkships—three hundred and sixty-five; and these, being for longer hours, brought higher returns—$18.50 each. As errand man, one hundred and one jobs brought only fifty cents each; but two hundred and thirty-five positions as waiter brought $161 each. Some forty meter-readers earned $101 each.

Positions requiring skilled labor are less numerous, but generally command a higher rate of pay. Proofreading seems to be an exception—perhaps because the pay is fixed by a union. In the first half year two men worked three hundred and twenty-nine hours at a little over twenty cents an hour and in the second half year apparently threw up the job. Stenography commanded a dollar an hour. In the first half year four men earned an average of $9.57 each and in the second half year six men earned an average of $39.27. In typewriting, twenty-six men in the first half year earned $21.95 each and in the second half year thirty-one men earned $11.37 each. Catalogers earned less than fifty cents an hour, but in the course of the year six men made over two hundred dollars each. Three secretaries earned a yearly average of $81 each. Five settlement workers earned $27.85 each in the first half year and two $128.10 each in the second half year. A chauffeur earned $150 in the second half year.

The Money Made by Yale Men

AS YET, the best returns come from positions related to college life and teaching. Classroom monitors and examination proctors receive about a dollar an hour. Eighty-one monitors received $6.97 each in the first half year and ninety-three $7.12 each in the second half year. Twenty-five proctors received $5.25 each in the first half year and seventy-four $30.18 in the second half year. Tutoring fellow students pays from one to three dollars an hour, and even more. Thirty-one men earned $52.94 each in the first half year and fifty-three earned $86.24 each in the second half year. When the labor of supervising or companioning "lame ducks" is added to that of tutoring the reward is great. Such employment comes mainly in the second half year, as the dreaded final examinations approach. Ten companion tutors received $562.75 each. Five supervising tutors received $1200 each, but they were not themselves students at the time. Tutoring continues during vacation; and there, too, it is the leading item. Last summer thirty-five men earned an average of $292 each. In these positions the tutor generally lives with the family of his pupil and sometimes travels with them, of course having his expenses paid. It takes a very special type of man to fill these posts with mutual satisfaction.

This more remunerative work is generally beyond the scope of Freshmen and Sophomores, preference being naturally given to advanced students, who are familiar with the subject matter and with the ways and means of college life. At Yale the bureau of appointments has published very significant figures. The graduate school heads the list of college earnings with a yearly average of $534 each for eighty-eight men. The Seniors of the Sheffield scientific school come next—fifty-three men earning an average of $425. In the academic Senior class seventy-nine men earned $374 each. As against this, thirty-five Sheffield Freshmen earned only $291 each, and fifty-three academic Freshmen only $272 each. Of the total earnings of the academic Freshmen—$14,427—only $843 came from tutoring; and of those of the Sheffield Freshmen—$7340—only $795. College scholarships, moreover, are mainly—in fact, almost exclusively—awarded to men in the upper classes.

Beginnings are proverbially difficult and the chief problem of financing a college course is to weather the first two years. Any man of average industry and ability who can see a thousand dollars ahead of him is thoroughly justified in the undertaking. With less than this in reserve the case is problematical. The head of the Harvard employment office, Mr. Roger A. Derby, has lately issued a very

significant statement on the subject. Mr. Derby played on the eleven in two games against Yale and was a member of the adventurous party of Harvard men who voyaged, in the good ship Mayflower, into the Caribbean Sea in search of treasure in a sunken Spanish galleon of long ago—and discovered a hurricane. His dealings with student laborers are eminently frank and comradely.

Unless a man has some considerable financial backing, Mr. Derby says, he requires to be "above the average in the qualities that make for success—namely, ability, perseverance and energy. . . . A man who is faint-hearted about work, who is untidy and careless in his personal appearance, who does not keep his engagements, whose health is weak and who knows how to do absolutely nothing really well, or even a man who has all the virtues and only one of these failings, is pretty sure to fall by the wayside." Every year there are men who, after a term or two of despairing effort, fade out into the world—for the time, at least, defeated or broken.

A student employment office is a philanthropic but not a charitable institution. Its standards are strictly business standards. In order to find work for the able and deserving, it has to stand well with employers. One of the vices of American life is a lack of discipline, especially in the young. Many self-helping students, I was told, have little or no sense of thoroughness and punctuality. For these the employment office has no more use than any business concern would have. Like those who lack health or ability, they fall by the wayside. "Only a very small percentage of men succeed in earning their entire way and in doing justice to their studies at the same time."

How is a man to know whether he possesses ability, perseverance and energy? Self-knowledge is a gift—a rare gift—and mistakes in judgment are expensive. The man who falls by the wayside loses several of the best years of his youth and is obliged to make a new start with the humiliating sense of failure—and perhaps, also, with a half-starved body and shattered nerves. Of those who succeed, a large proportion have had previous experience in self-support—as clerks and salesmen, stenographers and typewriters, reporters, photographers, motormen and chauffeurs.

When the Undergraduate Wants Work

TO FULFILL the requirements of the employment office a man should "want to work, present a neat appearance, be punctual about his engagements, frugal and self-denying, of strong and healthy constitution, and, above all, know how to do one or two things well." Such a man "will be able to earn either the whole or a large part of his way" through any college that is situated near a city and has a well-organized employment office. He will be justified in entering college with only enough to tide him over the first half year. Columbia places the sum at two hundred and fifty dollars; Harvard, at two hundred dollars.

One danger of outside employment is that it takes so much time from studies. Here is the case of a man, born in Germany, who had lived all over the world; he spoke French, Spanish and Italian besides his native tongue and English. In addition to various odd jobs, he taught an Italian class of fifteen in a neighboring city. But in spite of his linguistic accomplishments he was unable to cope with the courses in English. Usages and allusions that were matters of course to his classmates were unknown to him; and his outside work took so much time that he was unable to master them. He left college to take a position in the foreign department of a commercial house.

Health is fundamental, especially in view of the fact that rigid economy is necessary in lodging and diet. One advantage, offered by the Columbia employment committee in its thoughtful care, suggests a dangerous possibility. Students on its list are treated without charge by the chiefs of clinics in the medical school. The best constitution is not proof against worry and overwork. One man, who had managed to get into the navy when little more than a boy, had seen active service in Cuba, the Philippines and China. Outdoor life had given him robust health. He made the mistake, however, of taking work as a proofreader. Going on duty early in the afternoon, he labored until midnight, after which he did his college work before turning in for a few hours' sleep. Even at this killing pace he pulled through to the middle of his Sophomore year; but then he was overtaken by worry about money and his studies and suffered a complete nervous breakdown. The employment office brought him to the attention of a man who wanted a superintendent of construction; and open-air labor put him in shape to finish his education—this time with outside work, that was less severe and paid better.

It is often hard to distinguish between courage and foolhardiness. A youth born in Poland went dry in the middle of his Freshman year; and when asked what his chief interests were said that he was undecided whether to make a career as a dramatist or as an aviator. The office had no opening in either of these perilous callings; but it did have a job that might, in time, lead to the less perilous—polishing motors in a neighboring garage. The youth was persuaded to leave college and put on overalls; but as soon as he had saved enough money he registered again—having decided that, on the whole, he preferred to be a dramatist.

One man supported, besides himself, an aged mother; and another a father, a broken veteran of the Civil War. A man who depended largely on stenography and typewriting entered the law school possessing a wife and child—and before the first year was over he had acquired another child.

At the other extreme are students who for one reason or another do not quite realize the seriousness of their undertaking. The Harvard employment office was asked by the press agent of a Christmas pantomime in Boston to furnish two men to advertise his show on Christmas Eve by gamboling in the streets as Teddy bears. The post was offered to a man who listed acting among his accomplishments. He had played Mercutio in an amateur production of Romeo and Juliet. His hair was long and when he heard the offer his face became longer. Indignantly he threw up the part of Teddy bear. Two light-hearted youths accepted the assignment as a lark; but Christmas Eve proved bitter cold and windy. On the way to a party the head of the office saw them in the deserted streets, shivering in the lee of a signboard. They took offense at his evening clothes and his air of holiday cheer and fell upon him with bearlike snorts of rage. It was fortunate for him that he had still nimble heels that had served him in the Varsity rushline.

On the whole, however, the atmosphere of a student employment office is a tonic to any one inclined to despair of this undisciplined, luxury-loving land. The experiences men go through in order to get to college are little short of amazing. One man had been a missionary, a clerk and window-decorator, a librarian, a platform manager and a coachman. Another worked his passage east from Seattle as companion to a corpse on its way to interment in New Hampshire.

In college the same spirit is common. At Harvard a group of undergraduates organized an orchestra and advertised that they were ready to play at dinners and dances. I suggested certain doubts as to the quality of the music and found that they were professional musicians who had played in hotel and theater orchestras while working their way into college.

One youth donned the uniform of a bellboy in a New York hotel. His very respectable relatives, when they heard of this, came to the employment office and threw a variegated assortment of fits. The pertinent question was why, if the family reputation was so feeble as to be in danger of brass buttons, they had not clubbed together to help this ambitious youth sustain it with learning. The boy himself—a sensitive, refined youth of excellent disposition—made the final decision. He had agreed to serve a certain time, and he proposed to keep his agreement.

Another was offered a position in a summer camp at the seaside as "page"—that is, as waiter and dishwasher. His mother had always kept him at home—a mere boy in leading-strings—and she forbade this rude contact with the world of toil. The employment office got her on the telephone and pleaded strongly for the dignity of labor. In the autumn the boy returned to college rejoicing not only in honest thrift but in a jolly summer at the seaside. It was the first real lark of his lifetime—but not the last.

One man who had been a printer's devil, a clerk in a country shop and in a great Western department store, worked his way East to school and then into college. On his arrival he had only a few dollars in his pocket. The first job offered by the employment office was no better than sawing wood; but he took it without a murmur and continued to saw wood, metaphorically though not literally. By the summer of his Junior year he was earning one hundred and thirty-five dollars a month as head of a publicity bureau. He graduated *magna cum laude* and went at once into a permanent position secured for him by the employment office.

A Boy Who Could Not be Discouraged

HERE is the case of a youth whom the office twice urged not to enter college unless he could be sure of more money than he then had—one hundred and twenty-five dollars. He was especially advised to give up his intention of spending a part of this sum for a typewriter; but, having pledged himself to buy the machine, he bought it and then wrote as follows: "I have decided that, whether I fail or succeed, I shall make the attempt—but I do not mean to fail, nor even merely to attempt; but to do! . . . I believe it is a good thing sometimes to throw a fellow out beyond his depth and let him swim out—or let him sink twice at any rate before pulling him in to safety. It shows him to a remarkable extent what he can do if he has to. Though I do not believe that this is necessary in my own case, if it is the only course Fate presents, then I'll butt in and teach Fate his lesson." To the employment office, in the light of much sad experience, it seemed certain that this man was an adventurer of the kind that makes mouth-valor the prelude to a request for charity; but he proved willing and able to do whatever work offered. More than that, he developed a rare ability to find work for himself and prospered accordingly.

Few will question the value of such work to those who survive it. The world affords no better school of independence and self-reliance. The large proportion of self-helping students brings all our universities well within even Mr. Carnegie's Spartan code of philanthropy. And the experience such work gives in the actual affairs of the world is equally valuable. The great disadvantage of what is generally regarded as the characteristic college life is that its ease and irresponsibility unfit a man for the world of business. The self-helping student fits easily into the world of work and wages for the simple reason that he has never been out of it.

(Continued on Page 60)

BLOOD FROM A STONE

A MORAL TALE FOR BILL COLLECTORS

By Montague Glass

ILLUSTRATED BY J. J. GOULD

"If You Want to Stop the Check Go Ahead and Do It"

THAT'S a robber, a highwayman—that cutthroat!" Harris Fishbein observed to his partner, Philip Klink; and Philip nodded.

The employment of any one of these epithets by itself indicated to Philip that his partner referred to a competitor, while robber and highwayman used in combination meant that one of Fishbein & Klink's late customers was under discussion. The addition of cutthroat, however, fixed the identity of the subject as Ellis Kerngeld, of the Advance Credit Clothing Company.

Ellis had been established in business on Third Avenue since that remote period indefinitely approximated among the wholesale trade as "'way before the Spanish War already"; and his financial worth was summed up in the trade opinion that if you waited long enough you would get your money.

Now "long enough" is an elastic phrase, but to a person of Fishbein's temperament six months was longer than "long enough"; and when he deducted the interest, compounded monthly on five hundred dollars, from the narrow margin of profit on a five-hundred-dollar shipment of raincoats, it goaded him to frenzy.

"Mind you, Klink, I wouldn't say a word, but the sucker has really got money," he remarked.

"Well, why don't you sue him, then? He would pay up quick enough, I would bet yer," Klink said. "Honest, Fishbein, the way you are carrying on about that feller, if it wouldn't be you are strong like a horse you would be spitting blood already."

"I bet yer," Fishbein retorted; "because if I wouldn't be strong like a horse, Klink, I would got to go out of business on account I got a partner which I must got to do all the work myself. All which you could do, understand me, is to make fool suggestions, Klink. We should sue him yet! And a lawyer would charge us ten per cent and expenses for collecting our account, which it is perfectly good if we could only get him to pay up."

"If you could only get him to pay up," Klink rejoined, dwelling with bitter emphasis on the if. "If you could get a hen to lay oncet in a while a gold watch and chain, Fishbein, everybody would go into the jewelry business. If we wouldn't go to a lawyer to get our money out of Kerngeld, Fishbein, who would we go to—a rabbi?"

This question, although rhetorically put, invoked an immediate answer in the person of the Reverend Hillel Feinrubin, who alighted from Fishbein & Klink's combination freight and passenger elevator and filled the firm's office with the fine aroma of his cigar.

"Good morning, Mister Fishbein," he said in hearty, pulpit tones. "Ain't it a fine weather?"

Let it here be noted that, though Mr. Feinrubin's English had the same colloquial limitation as Fishbein's and Klink's, he was a scholar of no mean attainment in the sacred language of his calling. With his broad forehead, Grecian nose and flowing mustache and beard, he might have sat for at least the bust of Michelangelo's Moses.

His presence in Fishbein & Klink's factory that morning imbued the two partners with mixed feelings of pleasure and apprehension—pleasure in that Mr. Feinrubin carried with him an infectious air of wholesome good humor; and apprehension because they knew the visit would end with a subscription to one of the many charities of which Mr. Feinrubin was both treasurer and collector.

"Good morning, Mr. Feinrubin," Fishbein rejoined, shaking hands heartily with the minister. "You are finding us here disputing again."

"So," Feinrubin commented as he wrung Klink's hand in return. "That's right in my line, Mr. Fishbein. In the old country, when a couple of fellers gets scrapping together they go to work and call on the *rav*. Here is something else again. Here they go and see a lawyer; and, even if he gives 'em just so good advice as a *rav* would, y'understand, he charges 'em, anyhow, ten times more money."

"Lawyers is murderers," Fishbein interrupted solemnly.

Feinrubin shrugged his shoulders and smiled.

"I got two sons which is lawyers," he said, with a smile.

"You got to excuse my partner, Mr. Feinrubin," Klink apologized. "He means well, but he's got a big mouth, y'understand. I am always telling him, Mr. Feinrubin, from a big mouth a feller could get himself into a whole lot of trouble. The fact is, Mr. Feinrubin, him and me ain't scrapping at all. We got a customer, y'understand, which he is owing us, pretty near seven months now, five hundred dollars. And if we would do what we could, Mr. Feinrubin, do you think that feller would pay us? *Oser* a cent!"

"Then all I could say is, Mr. Klink, that even once in a while a *rav* is mistaken and I got to go back on myself," Feinrubin said. "In this case you must got to see a lawyer."

"What for a lawyer?" Fishbein protested. "The feller is perfectly good, Mr. Feinrubin; *aber* we sold him ninety days net some jobs in raincoats which the whole thing nets us, even if he would of paid to the day, only fifty dollars profit. If we give to a lawyer the account, understand me, he charges ten per cent and expenses. And you know as well as I do, Mr. Feinrubin, if a lawyer goes to work to make expenses he wouldn't stop at nothing. Carfare goes up twenty-five cents a ride and a whole lot of lawyers smokes cigars and puts 'em in customers' bills as postage stamps—lunches too."

The *rav* nodded.

"Lawyers must got to eat like anybody else," he said; "but, anyhow, you don't got to see a lawyer yet a while. Why don't you write this feller Kerngeld a letter?"

Fishbein & Klink turned to each other and smiled.

"We don't write him a letter," Klink replied. "We wrote him *schon* five hundred letters already. What does that sucker care about letters, Mr. Feinrubin? I don't believe he opens 'em at all."

"Letters don't got no more effect on that feller than you would pour water on a hen's back, Mr. Feinrubin," Fishbein added.

"Some letters, yes," Feinrubin admitted. "But there are letters and letters, Mr. Fishbein; and if you would write him like I am telling you, Mr. Fishbein, I am willing to make you a bet you would get your money right away quick."

"A bet!" Klink cried "That's the first time I hear it a *rav* makes a bet."

"Never mind, Mr. Klink," Feinrubin replied. "There are some bets a feller could make, understand me, and an angel sits in Heaven and makes a memorandum of 'em. This is one of 'em, Mr. Klink; so I would bet you if you would write such a letter which I am telling you and he sends you a check in full, understand me, then you should give twenty-five dollars to the Home for Poor Immigrants. If he wouldn't send you a check, Mr. Klink, then I wouldn't ask you for nothing for a whole year. Is that agreeable?"

Klink and his partner exchanged glances.

"I got no objections," Fishbein said. "Go ahead and write the letter. I would give you a statement of the account and everything."

He led the way to his desk in the rear of the office and the Reverend Hillel Feinrubin sat down and lit a fresh cigar by way of inspiration. Klink handed him a statement of Kerngeld's account and for more than half an hour the *rav* wrote and erased industriously, while the two partners hovered about him in ill-concealed impatience.

At length he rose from his chair and read aloud the following epistle:

MESSRS. FEINRUBIN & FEINRUBIN,
Attorneys and Counselors at Law,
232 Nassau Street, New York.

Gentlemen: You should please be so good and begin suit right away Wednesday against the Advance Credit Clothing Company, Ellis Kerngeld, proprietor, for five hundred dollars goods sold him on March 1st last.

You should not delay one minute, as we hear he has given a deed of all his real estate to his wife and he is going to fail any minute. Also, we want to get in ahead and take no chances, on account a crook like him you could never tell what he would do. We want this attended to immediately. A robber like him we would take no chances on at all. We enclose you a carbon copy of a letter we send him this day. Yours truly, FISHBEIN & KLINK. per H. F.

"But, Mr. Feinrubin," Fishbein cried, "that ain't what we want. We ourselves could write such a letter; and besides, Mr. Feinrubin, from writing such a letter a feller could get himself into a whole lot of trouble."

"Sure, I know," the *rav* agreed.

"Furthermore," Klink added, "we don't want to give the matter to your sons to handle for us, Mr. Feinrubin. If we would want a lawyer we got one already."

"Sure, I know," the *rav* said again; "but I ain't through yet. Just listen to this here letter."

He then read the following missive:

THE ADVANCE CREDIT CLOTHING COMPANY,
Ellis Kerngeld, Proprietor.

Dear Sir: We are sick and tired of your nonsense and we are giving you to Wednesday morning to pay up; otherwise we send your account to our lawyers; & oblige
Yours truly, FISHBEIN & KLINK.

"I am Going to Sue Them Crooks For Ten Thousand Dollars"

"Maybe you know what you are doing, Mr. Feinrubin," Klink interrupted; "but the way I figure it, if we would write a letter to your sons in which we call Kerngeld all kinds of crooks and robbers, we are making ourselves liable to Kerngeld that he should sue us for libel for even ten times five hundred dollars."

Fishbein shrugged impatiently.

"What's the use talking, Klink?" he said. "We ain't going to send any such letter at all to Mr. Feinrubin's sons."

"Sure, I know," Feinrubin repeated for the third time. "You ain't going to send that letter to my boys at all. You are going to send that letter to Kerngeld himself."

"Kerngeld himself!" Klink exclaimed. "Why, what are you talking nonsense, Mr. Feinrubin?"

"I ain't talking nonsense, Mr. Klink," Feinrubin said. "I am going to send that letter to Kerngeld."

"But ——" Fishbein protested.

"But nothing!" Feinrubin interrupted. "I know a little about American law myself, understand me; and if you would send the first letter to Kerngeld he couldn't do you nothing on account it's like this: if Fishbein would tell you what he thinks of you, understand me, that's only being plain, straightforward, Mr. Klink. *Aber* so soon as Fishbein tells somebody else what he thinks of you, then that's libel, understand me; and you could sue him in the courts yet."

"What do I care what Fishbein thinks of me?" Klink rejoined savagely. "If a feller like Fishbein knocks you, Mr. Feinrubin, everybody considers it's a boost."

"Never mind, Klink," Fishbein retorted; "I don't got to tell anybody what I think of you. Everybody knows what you are without I should even open my mouth at all."

The controversy thus begun lasted some minutes, until Feinrubin put an end to it with a resounding "*Koosh!*"

"You make me crazy—both of you," he declared. "You wouldn't let anybody talk at all. One question I want to ask you: Do you keep copies of your letters?"

"A question!" Klink exclaimed. "Although it ain't Fishbein's fault, Mr. Feinrubin; with him he ain't happy unless he does things like a back number. I assure you I got to fight six months before he would let me do it, but now we got here everything up to date. Every letter, every statement, which goes out of the place, we got carbon copies in our files. Sixty dollars I paid a concern they should put us in a vertical filing system. Our credits and everything we got fixed that way."

"Sure," Fishbein added; "and believe me, Mr. Feinrubin, it don't make no difference if you would got your credits in a vertical filing system, a slanting filing system *oder* an upside-down filing system, lots of crooks would fail on you anyhow."

"Well, a filing system you must got to have, Mr. Fishbein," Feinrubin said; "and it just happens that, if you are taking my advice about these two letters I am reading you, the filing system would pretty near pay for itself in this one case."

Fishbein looked significantly at his watch.

"Mr. Feinrubin," he said, "I would like to stand here all day, but ——"

"Sure, I know, Mr. Fishbein," Feinrubin said hurriedly. "Here is the point. You take this letter here to Feinrubin & Feinrubin and make an original and a carbon copy, like you are always doing. The original you tear up, understand me, and keep the carbon copy. Then you write your letter to Kerngeld and inclose with it the carbon copy of the letter to Feinrubin & Feinrubin. When Kerngeld receives them two letters he gets the idee that your typewriter makes a mistake and instead she inclosed a carbon copy of his letter in Feinrubin & Feinrubin's letter she just goes the other way about and puts a carbon copy of their letter in his letter. Do you get the idee?"

The partners nodded.

"Consequently," Mr. Feinrubin went on, "Kerngeld thinks that this time you mean business and he would right away send you a check."

"Sure," Fishbein said; "and he would right away go to see his lawyer."

"And if he did," Feinrubin concluded, "the lawyer tells him he couldn't do nothing, because, Fishbein, when my two boys is attending law school I am all the time going over their studies with them, and so long as nobody sees that letter but you two and Kerngeld you are perfectly safe."

Mr. Feinrubin lit a fresh cigar and shook hands all around.

"One thing you got to remember, gentlemen," he said: "from writing such a letter like that you could never sell Kerngeld a dollar's worth more goods."

"Nothing worse than that should happen to us, Mr. Feinrubin," Fishbein said as he ushered the *rav* into the elevator, "and we would give you the twenty-five dollars anyhow."

II

WITHIN the hour following Mr. Feinrubin's departure Klink dispatched to the Advance Credit Clothing Company a carbon copy of the Feinrubin & Feinrubin letter together with an original transcript of the Kerngeld letter. In one particular only did he disregard Mr. Feinrubin's instructions; he was placing the original Feinrubin & Feinrubin letter in the firm's vertical file when Fishbein approached.

"Say, lookyhere, Klink," he said, "what for are you keeping that original letter? Ain't Mr. Feinrubin told us we should tear it up?"

"Sure, he did," Klink replied; "but if we are keeping it in our private files who is going to see it? Maybe we are getting another such *ganef* which he is trying to do us like Kerngeld, y'understand, and then that letter would come in handy. Ain't it?" Fishbein shrugged.

The Two Partners Hovered About Him in Ill-Concealed Impatience

"*Schon gut*, Klink," he rejoined. "Keep the letter if you want to; only one thing I got to tell you: if we get into a whole lot of trouble on account of it don't blame me."

His misgivings on that score, however, were overcome two days later when a check for five hundred dollars arrived from Ellis Kerngeld in full settlement of his bill.

"You see, Klink," he cried, "people talk about them up-to-date ministers uptown—what a fine lecture they give, *mit* an organ and every few days a clean shave, understand me; and here is an old-fashioned feller which he learned the business in the old country yet and he's got 'em all skinned. A learned man like him should go around making collections for charity for a living! Ain't it a disgrace?"

"We'll send him right away a check for twenty-five dollars," Klink said.

"*Lass bleiben!*" Fishbein interrupted. "First, we would see if Kerngeld's check is good *oder* not, Klink, and then it would be time enough we are sending Feinrubin the money. I am going right up to the Kosciusko Bank and get it certified."

Half an hour later, when Fishbein returned from the Kosciusko Bank with Kerngeld's check duly certified, the telephone bell rang sharply and Klink answered it.

"Hello!" he cried. "Yes, this is Fishbein & Klink."

He motioned to Fishbein, who approached on tiptoe.

"Oh, good morning, Mr. Kerngeld," Klink continued. "Yes, we got your check. Much obliged, Mr. Kerngeld."

Here ensued a pause of several minutes' duration, in which Klink shook with silent laughter. Squeaky sounds came from the receiver, which he held loosely to his ear; and, although at intervals he attempted to interrupt Mr. Kerngeld's flood of invectives, it was not until the latter ceased for want of breath that Klink could speak.

"Now, lookyhere, Mr. Kerngeld," he began; "what is the matter with you?"

"Never mind what is the matter with me!" Kerngeld cried. "You are sending me such rotten letters I will sue you in the court yet. I got the goods on you, Klink, and don't you forget it."

"What d'ye mean, got the goods on me?" Klink asked, with a grimace at his partner.

"I mean what I say," Kerngeld retorted. "I mean you think you are a helluva smart feller, with your vertical filing systems and all. A press-copy book ain't good enough for you, Klink. You got to make carbon copies of your letters, so *grossartig* you are. Well, this is the time you got yourself into trouble with a carbon copy."

"You mean I am sending you a carbon copy of your letter instead of the original?" Klink inquired, with a face-distorting wink at Fishbein.

"Not my letter," Kerngeld said, "but another letter."

"Oh, I see what you are getting at," Klink replied. "Well, all I got to say is, Mr. Kerngeld, that we fooled you. We are sending you a carbon copy of a letter to Feinrubin & Feinrubin, but the original letter we didn't send at all. We got it right here in our place. We bluffed you, Kerngeld; and if you want to stop the check go ahead and do it."

He punctuated this defiance with a series of grimaces that by contrast would have made the face of a Japanese tragic actor look like a deathmask of Napoleon Bonaparte.

"So!" Kerngeld continued. "Bluffs you are making it, Klink! *Schon gut*, Klink, I will make bluffs too, Klink; and if it wouldn't cost you a couple thousand dollars before you got through, my name ain't Kerngeld."

With this ultimatum, Ellis Kerngeld hung up the receiver and turned to face the Reverend Hillel Feinrubin, who had that moment entered the Advance Credit Clothing Company's store.

"Good morning, Mr. Kerngeld," the Reverend Hillel cried. "Ain't it a fine weather?"

"Is it?" Kerngeld asked guardedly. "I ain't been out on the street yet, Mr. Feinrubin. This is a very busy season for me."

"So it is for me," Mr. Feinrubin said. "This is the time of the year when a whole lot of poor people come over here from Russland, which they ain't got nowheres to sleep *oder* to eat."

"Did I ask 'em they should come over here?" Kerngeld interrupted roughly.

"Well, for that matter," the *rav* rejoined, "no one asked you to come over from Russland."

Kerngeld glared at the *rav*.

"In the first place, Mr. Feinrubin," he interrupted, "I am coming over from *hinter* Berlin, understand me—not from Russland. I am a *Herzogtümer*. And in the second place, when I am coming over here nobody gives a damn if I would eat *oder* sleep."

"Today is something else again," Mr. Feinrubin said. "With people like you, Mr. Kerngeld, which they are making money, y'understand, they could afford to look out for them poor greenhorns."

Here the Reverend Hillel's eyes twinkled mischievously.

"Why, even Fishbein & Klink, Mr. Kerngeld," he concluded, "they are subscribing twenty-five dollars to the Home."

"Them suckers!" Kerngeld exclaimed. "Well, that's all right, Mr. Feinrubin; let 'em give to the Home while they could. I bet yer they wouldn't got as much money by two thousand dollars when I get through with them."

Mr. Feinrubin stroked his whiskers reflectively.

"I will take up that bet, Mr. Kerngeld," he said at last.

"What bet?" Kerngeld asked.

"Why, you said just now that when you get through with Fishbein & Klink you would bet they would be poorer by two thousand dollars," Hillel said. "Now, I don't know what you mean, Mr. Kerngeld; but I'll just bet you, anyhow, a twenty-five dollars subscription to the Home that you wouldn't do nothing of the kind. And, mind you, I don't know nothing about it, Mr. Kerngeld; but I would bet you anyhow."

"Would you?" Kerngeld exploded. "Well, when I get through telling you what it's all about, Mr. Feinrubin, maybe you wouldn't be so anxious to bet, even though you would be a *rav*, which it is the first time I ever hear it that *rabonim* makes bets."

Feinrubin nodded. "I would bet you anyway," he said. "Go ahead with your story."

Forthwith Mr. Kerngeld unfolded to the Reverend Hillel a full narrative of the two letters; and when he concluded he fixed Feinrubin with a triumphant glare.

"And I am going to sue them crooks for ten thousand dollars that they are spreading reports about me I am going to fail and so forth," he said; "and if I don't get from them cutthroats anyhow a couple thousand dollars I would pay you not only twenty-five dollars to the Home but fifty dollars also."

"Good!" Feinrubin cried. "I wish you luck."

"And maybe you think, just because them two boys of yours is their lawyers, Mr. Feinrubin, that I couldn't do it?" Kerngeld added.

"I don't think nothing, Mr. Kerngeld," Feinrubin replied, as he made a note of Kerngeld's conditional subscription in a small memorandum book. "As soon as the case is tried, Mr. Kerngeld, let me know, and I will call around for the twenty-five dollars."

III

THAT afternoon Mr. Kerngeld consulted legal talent of a high order. No less a practitioner than Henry D. Feldman advised him that, unless the libelous statements contained in the carbon copy of the Feinrubin & Feinrubin letter had been communicated to somebody other than Kerngeld himself, there was no publication of the libel and that a suit could not prevail.

"But, Mr. Feldman," Kerngeld protested, "they got the original letter right there in their office."

"Very true," Feldman retorted; "but, speaking *ex cathedra* as a sworn officer of the supreme court, Mr. Kerngeld, so long as they refrain from exhibiting it to anybody you are the victim of a *damnum absque injuria*."

"And they are doing all this to me, Mr. Feldman," Kerngeld almost whimpered, "and I couldn't make 'em even arrested—let alone sue 'em in the court!"

"As long as they refrain from exhibiting the original, yes," Feldman answered.

"That's something else again," Kerngeld said; "but, supposing they just show it to somebody ——"

Feldman discarded his *ex cathedra* manner.

"If a *Schlemiel* like you don't understand the English language at all, what's the use coming to me?" he cried indignantly. "I'm just telling you that, unless those fellows show that libel to somebody, you're up against it."

He touched a bell as a signal to admit the next client and a moment later Kerngeld found himself on the sidewalk. He proceeded at once to a small loft on East Broadway, where Eli Schlatkin and Koppel Parnass conducted a more or less thriving raincoat business under the firm style of the London, Liverpool and Globe Raincoat Company.

"Good afternoon, Mr. Kerngeld," Parnass cried, shaking hands with his visitor. "What could we do for you? We got a fine lot of jobs here at subcellar prices."

"Net cash," Schlatkin added emphatically.

"Sure; why not?" Kerngeld said. "I am paying net cash for practically everything now."

"Of course, as a rule, y'understand, we ain't in no sweat for our money, Mr. Kerngeld," Schlatkin hastened to say; "but we must got to get cash for our goods when we are selling them so low, understand me, that so sure as I am standing here, Mr. Kerngeld, if I was one of our competitors, y'understand, I could buy them goods at the prices we quote, and sell 'em again at a big profit."

"*Gewiss!*" Kerngeld cried. "It's a wonder to me you don't buy 'em from yourself, anyhow, and save the trouble of manufacturing more."

Schlatkin pondered this economic paradox until he felt his senses reeling.

"*Schmoos* you are talking it!" he said. "I ain't looking for no miracles. All I want is to make only a fair profit; and so you could have 'em at a price which really and truly, Mr. Kerngeld, none of our competitors couldn't quote you—not in a million years."

"A million years is a long time, Schlatkin," Kerngeld replied; "but I'll take a look at the goods anyhow."

Schlatkin and Parnass led the way to a pile of raincoats.

"Before we go ahead, boys," Kerngeld interrupted, "I got to say something to you. If you want me to buy them goods net cash, y'understand, you got to do me something for a favor."

The smile that illuminated Parnass' irregular features disappeared immediately.

"I tell you the truth, Mr. Kerngeld," he said; "just at present we are very short ourselves."

"I ain't asking you should loan me money, boys," Mr. Kerngeld protested. "I want you two to do me something for a favor which it wouldn't cost you not one cent."

Parnass resumed his smile.

"Sure; why not?" he said. "I am willing and my partner also."

"If it ain't nothing out of the way, which we are getting ourselves into maybe a little trouble, y'understand," Schlatkin added.

"No trouble at all," Kerngeld declared. "All I am asking you is this: I want you you should go over to Fishbein & Klink's place and I want you you should tell them that I am owing you for six months—two hundred dollars."

"But, Mr. Kerngeld," Parnass interrupted, "you don't owe us nothing, *Gott sei Dank*."

"Sure, I know," Kerngeld replied, "but I am just telling you you should say to them suckers that you are selling me goods for two hundred dollars over six months ago; and you couldn't get your money out of me. Y'understand, it's only a story you are telling them."

Parnass nodded slowly.

"The thing ain't unlikely at all," he admitted—"especially the six months' part."

Kerngeld grew excited.

"When did I ever owe you two hundred dollars for six months?" he demanded.

"The worst yet was three months on a net ten-day account," Parnass explained. "But, anyhow, that's *vorbei schon* long since ago already. What is this story you want us to tell Fishbein & Klink?"

"Well," Kerngeld continued, growing calmer, "you should tell 'em I owe you two hundred dollars for six months and you heard it from good authority that they are getting a bill of five hundred dollars out of me lately; and you want to know how they done it."

"Did them fellers get five hundred dollars out of you?" Parnass asked skeptically.

Kerngeld nodded.

"Then I am willing we should go and find out how they done it," Parnass continued. "We got another crook owes us a couple hundred dollars for six months also."

"Another crook!" Kerngeld exclaimed.

"Sure," Schlatkin said, all unconscious of his partner's offense; "and if Fishbein & Klink could give us an idee how they got that money out of you, Mr. Kerngeld, it would pay us to see 'em supposing you didn't buy from us a dollar's worth of goods."

For several seconds Kerngeld glared savagely at Parnass and Schlatkin, and then he concluded to overlook the affront.

"Well, anyhow, Schlatkin," he said, "you want to tell Fishbein & Klink that you understand they wrote me a letter and you would like to see the letter. Then, when they show you the letter, you come back and tell me what's in it and I would buy the goods from you net cash."

Schlatkin looked hesitatingly at Parnass, who winked furtively.

"I am agreeable, Schlatkin," he said. "This afternoon we expect Mrs. Parnass over here, Mr. Kerngeld, and she would stay here while we go over and look at that letter."

"The letter, understand me," Kerngeld went on, "is one in which they call me all kinds of crooks and they tell their lawyers they should right away sue me in the court. Don't make no mistake and look at the wrong letter."

"But, Mr. Kerngeld," Parnass said, "if you already know what's in the letter why should you send us over to give a look at it?"

"Say, listen here!" Kerngeld cried impatiently: "if I would got time to tell you all about this here business I would do so; but all I am asking you is you should go over there and tell 'em you want to find out about how they are getting money out of me. Try every which way to see that letter; and when you come back and tell me you seen it I would quick buy them raincoats from you. I would be back by five o'clock sure."

Schlatkin nodded; and after Kerngeld had handed each of the partners a pale brown cigar he returned to his place of business uptown.

An hour later Schlatkin and Parnass entered the showroom of Fishbein & Klink; and as Parnass greeted Fishbein with a limp competitor's handshake he immediately began to carry out a well-formulated scheme.

"Harris," he said, "you and me have known each other *schon* long since already. Ain't it?"

Harris Fishbein nodded in a manner implying that the admission was made without prejudice. He believed a statement of this nature to be the discreet prelude of an application for a loan and he was not disappointed.

"Well, the fact is, Harris," Parnass continued, "me and my partner is a little short, y'understand, and we thought might you would accommodate us with a check for a couple hundred dollars for two weeks maybe, on account we are expecting Kerngeld would pay us a bill which he is owing us *schon* six months already."

Fishbein nodded slowly.

"So," he said, "you are coming to lend from me two hundred dollars, which you expect you should pay it back out of a bill which Kerngeld owes you six months already!"

"That's what I said," Parnass murmured.

"Well, all I could say is, that any feller which is waiting to lend from me such a money on the expectations of Kerngeld paying him a bill," Fishbein continued, "is got a long, cold wait ahead of him. Why, we ourselves only got today a check from Kerngeld which he owes us over six months—and then we got to puzzle our brains how we should get it out of him."

"There ain't many people could get money out of Kerngeld," Schlatkin commented bitterly.

"I bet yer," Parnass agreed. "It takes an up-to-date feller like you, Harris—which you could really say is a bright feller—to do it."

"If you think, Parnass, you could jolly me I should lend you two hundred dollars," Fishbein rejoined, with some asperity, "don't waste your breath."

"We wouldn't got to lend from no one two hundred dollars," Parnass said, with a heavy sigh, "if we would only know how to get our money off of Kerngeld."

"A feller must got to got gumption to be a good collector, Parnass," Fishbein retorted.

"It's a regular miracle, the way you done it, Harris," Parnass went on.

"The idee wasn't bad," Fishbein admitted, drawing on his imagination for details. "My partner was against it; but I says: 'Klink,' I says, 'if we would write this letter to Feinrubin & Feinrubin,' I says, 'and we send it to Kerngeld alone,' I says, 'and not to Feinrubin & Feinrubin,' I says, 'what could that sucker do to us?' And I was right."

He paused for further inspiration, but as none came he waved his hand airily and continued his narrative of Kerngeld's liquidation with substantial adherence to the truth.

"If my partner, Klink, would be here, which he got to go home on account of sickness in the family, he would tell you the same," he concluded.

"If a couple of igneramusses like us could write such a letter and work it that way," Schlatkin said, "we wouldn't got to come round *schnorring* a little money to see us through in our business. Couldn't you let us have, anyhow, fifty dollars for a few days?"

"Without my partner's consent," Fishbein replied, "I couldn't."

Here Parnass deemed that the appropriate moment for the dénouement had arrived.

"Couldn't you, anyhow, show us the letter which you wrote him?" he asked.

Fishbein hesitated, whereat Schlatkin put on the finishing touches.

"What do we care about the letter, Parnass!" he said. "If Fishbein would let us have on his own account a couple hundred dollars we would give him our note; and——"

(Continued on Page 57)

"That is a Great Favor You are Doing Us and I Wouldn't Forget it in a Hurry"

Railroad Earnings and Expenses

By DARIUS MILLER

President of the Chicago, Burlington & Quincy Railroad

RAILWAYS, being public-service corporations, their managements are under an obligation to conduct affairs for the benefit of the public as well as for the profit of their owners. Clifford Thorne, attorney for the Cornbelt Meat Producers' Association, in the cases before the Interstate Commerce Commission involving advances in freight rates, contributed to THE SATURDAY EVENING POST of January 14, 1911, an article entitled Railroad Expenses and Earnings, in which he divided the railroad history of the United States since 1888 into two periods. He showed that in the period 1888 to 1898, inclusive, the average freight revenue a ton-mile of our railways declined from ten mills to 7.53 mills. Their net earnings at the end of the period were almost the same as at its beginning. In the year ending June 30, 1888, they were $2307 a mile and in 1898 they were $2325. During intermediate years they went much lower than in either of these years, dropping as low as $1946 in 1894. Mr. Thorne concluded that these figures "indicate a healthy situation in which competition was distributing a large portion of the benefits of modern inventions and methods of railroading among the shippers and consumers of the nation."

He showed that during the second period, 1899 to 1909, inclusive, the average revenue for a ton-mile increased slightly, being 7.24 mills in the former year and 7.63 mills in the latter year. Meantime net earnings increased from $2435 to $3553 a mile. He concluded from these figures that the public did not receive its fair share of the benefits of railway operation during the second period.

This conclusion is a natural one to draw from the data Mr. Thorne presented; but his data were incomplete and, like most half-truths, they convey an erroneous impression. If all the data directly bearing on the matter be considered it will be found that not only did the stockholders of the railways receive larger profits during the second period referred to than during the first, but that, in effect, railway rates declined almost as much in the second as in the first; and that during the second period the benefits derived by the public from railway operation were vastly greater in proportion to what was paid for it than they were in the first period. Undoubtedly the main purpose of Mr. Thorne's article was to show that the railways in recent years have been so prosperous that his clients and other shippers should not be required to pay higher rates. I believe consideration of all the facts of the situation will satisfy any reasonable man that the railways have not shared and are not now sharing in the prosperity of the country in a fair measure, or in the measure that they must be allowed to share in it if they are to be able to do their part in maintaining and increasing the general prosperity.

A great many people seem to think that low freight rates are, from the standpoint of the shippers and the public, an unmixed blessing; but the effect that reductions in rates produce on shippers and the public, as well as on the railways, depends on how fast and under what conditions reductions occur. What were the conditions that caused and the effects that were produced by the rapid and great reductions in rates between 1888 and 1898?

The earlier part of this period was one of very rapid increase of railway mileage. A great deal of competitive building, much of it speculative in character, was done in all sections of the country. The increase in mileage in the fiscal year 1889 was thirteen thousand one hundred and thirty-seven miles—the greatest that ever took place in a single year. The extension of the older roads and the building of new ones led to fierce competition between the carriers for a traffic that, even before this remarkable period of construction, was not large enough to yield adequate profits to the previously existing roads. This terrific competition was the main cause of the rapid reduction in rates. Unbridled railway competition, however, always has other effects than the reduction of rates. In this case it had two other extremely important results that do not emerge in figures showing merely the amount of the average rates and the net earnings of the railways.

One result was unfair discrimination, which very generally took the form of cut rates or cash rebates. As the traffic of the big shippers was most desired, naturally they received the bulk of the benefits of these discriminations. Does any one wish a revival of the rate cutting and unfair discrimination of this period? They were the direct result of excessive competition; and it would be impossible to restore the competition that existed then without restoring with it the unfair discriminations which it caused.

The second effect of the rapid reduction of rates during this period was to throw a very large part of the competing railways into bankruptcy. Many persons believe that the insolvency was caused by a heavy falling off in traffic. As a matter of fact, though there was a heavy decline in traffic after the panic of 1893, this followed a period of increasing traffic; and even in 1894—after the panic—the traffic to the mile was greater than it was at the beginning of the period. The slump in traffic helped to throw the roads into bankruptcy; but the decline in freight rates was a more powerful contributing cause, because, if the rates in 1893 and 1894 had been as high as they were at the beginning of the period, the earnings of the roads would actually have been larger than at the period's beginning. That, owing to the excessive reductions in their rates, the railways were trembling on the brink of insolvency, even before the panic of 1893, is shown by the fact that in the calendar years 1888-1892, inclusive, twenty-two thousand seven hundred and three miles were turned over to receivers; and that in the last-named year alone, 1892, thirty-six lines, having a mileage of ten thousand five hundred and eight miles, were put in the hands of receivers.

In the following table I give, for the years 1888-1898, inclusive, the average earnings a ton-mile, the total mileage of railways operated in the United States and a summary of receiverships, including in the latter the number of roads that became bankrupt each year, their aggregate mileage and their aggregate capitalization. The figures regarding total mileage and rates are for fiscal years; those regarding receiverships are for calendar years:

YEAR	REVENUE FOR EACH TON MILE	RAILROAD MILEAGE OPERATED	SUMMARY OF RECEIVERSHIPS		
			NUMBER OF ROADS	MILES	BONDS AND STOCKS
1888	10.01 mills	136,812	22	3,270	$186,814,000
1889	9.22 "	149,949	22	3,803	99,664,000
1890	9.41 "	156,404	26	2,963	105,007,000
1891	8.95 "	161,275	26	2,159	84,479,000
1892	8.98 "	162,397	36	10,508	357,692,000
1893	8.78 "	169,780	74	29,340	1,781,046,000
1894	8.60 "	175,691	38	7,025	395,791,000
1895	8.39 "	177,746	31	4,089	369,075,000
1896	8.06 "	181,783	34	5,441	275,597,000
1897	7.98 "	183,284	18	1,537	92,909,000
1898	7.53 "	184,648	18	2,069	138,701,000
Total			345	72,204	$3,886,775,000
Average	8.71 "	167,251			
Percentage of Average Total Mileage					43.16

It will be seen that the average total mileage of railways operated during the period was 167,251 miles, and that 345 roads, having a total mileage of 72,204 miles, or 43.16 per cent of the average total mileage during the period, and an aggregate capitalization of $3,886,775,000, were put in the hands of receivers. These hardly can be said accurately to have been "healthy" years for the railways of the country. Obviously the heavy mortality of transportation companies injured both shippers and the public. For bankruptcy of railways means impairment of their service, heavy reductions in their purchasing capacity and loss of work for thousands of their employees. The panic of 1893 threw so many men out of work that, in 1894, the roads, as the statistics of the Interstate Commerce Commission show, had ninety-four thousand less employees than they had in the former year. In 1893 they employed five hundred and fifteen men on a hundred miles of line. They never again employed that many men on a hundred miles of line until 1900. Not only were thousands of employees discharged but general reductions were made in the wages of those retained.

At the beginning of the second period in question, that from 1899-1909, the average revenue a ton-mile was the lowest that it ever became in railway history. Many roads had just emerged from receiverships—ten thousand miles were still in the hands of receivers. The railway owners and managers of the country felt, in view of the hard experience they had just gone through, that the downward tendency of rates must be checked if the roads were to be saved from chronic insolvency; and they drew together in "community-of-interest" arrangements, having that object. The increase in traffic at this time, which gave more business to each road, further helped to make it practicable to mitigate the ferocity of competition. In 1903 the Elkins act against rebating was passed; and President Roosevelt soon after sternly began to enforce it. These things, and the requirement of the Hepburn act of 1906, that thirty days' notice must be given of changes in rates, combined to put an end to the cutthroat competition that caused unfair discrimination and tended unduly to drag down rates. The consequence was that the average revenue a ton-mile remained practically stationary during this period; indeed, it was increased a little, being in 1909 five per cent higher than in 1899—in other words, five per cent higher than the lowest level it ever reached. The result to the railways—and to the public so far as its welfare is affected by the prosperity of the railways—of the maintenance of rates during this period and of the accompanying growth of traffic is strikingly indicated by the statistics of railway receiverships from 1899 to 1909 inclusive. The following table for the second of Mr. Thorne's periods corresponds to that of the first period:

YEAR	REVENUE FOR EACH TON MILE	RAILROAD MILEAGE OPERATED	SUMMARY OF RECEIVERSHIPS		
			NUMBER OF ROADS	MILES	BONDS AND STOCKS
1899	7.24 mills	187,535	10	1,019	$52,285,000
1900	7.29 "	192,556	16	1,165	78,234,000
1901	7.50 "	195,562	4	73	1,627,000
1902	7.57 "	200,155	5	278	5,835,000
1903	7.63 "	205,314	9	229	18,823,000
1904	7.80 "	212,243	8	744	36,069,000
1905	7.66 "	216,974	10	3,593	176,321,000
1906	7.48 "	222,340	6	204	55,042,000
1907	7.59 "	227,455	7	317	13,585,000
1908	7.51 "	230,494	24	8,009	596,359,000
1909	7.63 "	235,402	5	859	78,095,000
Total			104	16,490	$1,112,275,000
Average	7.53 "	211,457			
Percentage of Average Total Mileage					7.79

During this period, though the average mileage operated was much greater than during the earlier period, less than

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The Strike of the Missing Man

How He Obtained Recognition—By Calvin Johnston

ILLUSTRATED BY W. B. KING

IT IS your mind that is off duty this morning," said the superintendent to me in disgust; "and as I can't think for the two av us ye are discharged till high noon."

"I was thinking ——" I began.

"Ye were not," he interrupted severely; "and what is more, ye will not until Misther Jerry Marlowe is congratulated on his new job as station freight agent."

He turned to his desk and rather shamefacedly I put on my hat and walked out.

"Tell him I sint ye to deliver my compliments to a fellow officer av the company," called the superintendent with sarcasm. "It will give ye the appearance av being on duty."

So I walked down the yard to visit Jerry, thinking: "Here is the boy that I sent to substitute for me at school, under my own name, while I ran away to join the railroad. Now he has come into the service after me and in five years bids fair to outstrip me." For I was only chief clerk to the division superintendent and, though President Regan, of the W. & W. System, was my father, I had wanted to work my own way up.

"Ye may work up all ye wish, Denny," he had said, "and I promise as president that I will be a millstone around no boy's neck."

To be sure, the freight house down the yard was only a branch now, most of the business having been transferred to the new one in the wholesale district. Still, Jerry had an official title and I had not.

This rankled so that I walked into the old, dingy private office and put my feet on his desk while Jerry was checking off some household goods from a local train at the platform.

In a few minutes he came past, wheeling some household goods on a truck and leading an old cow, and stopped to stare in the window at me.

"The superintendent sent me down to congratulate you," I told him.

"Did he tell you to put your feet on my desk?"

I nodded.

"And to throw lighted cigar stumps on my rug?"

"It is official," I answered, for I was not to be put down by his new dignity.

"I have not yet attended a meeting of officers," he said with a scowl, "and have something to learn in the way of manners."

He mopped the sweat off his forehead with his hand, which he dried on the cow. Then he kicked her in the ribs.

As Though Either Iron or Flesh Must Tear Away From Its Socket

"Stand still, you unclassified brute!" he said. "It is enough that you will get me into jail." He tied her to the ladder of a box car at the platform and came inside to look over the classification, paying no attention to me. "Horned animals," he read aloud, and was so worried that he studied it closely, leaning on his elbows; "and yet I cannot give it the rate."

"Why, it's only a cow and takes the rate of all cows," I told him, for I didn't like this pretense that it was a matter requiring great intelligence to pass upon.

"All you have to do, Denny," he answered, looking me up and down, "is to find fault with everybody else on the division, as the superintendent commands. It is a job without responsibility; but here it classes a cow as a horned animal, and this is a muley cow, without horns, as you may see by examining her. It is a matter of interstate law, of which you know nothing; and here are the penalties for breaking the law, outside of headquarters——"

"You'll have a cow without a head as well as horns," I said, for the switch-engine had coupled to the cars and was dragging her along.

As Jerry ran after the cow to cut her from the cars Ned Blake, the passenger conductor, came in from the warehouse.

"If ever I knew any one to get swelled up over a little job it's Jerry," I said. "He makes me wild!"—and I told him about the cow.

"It's his conscience," explained Ned. "Greatest conscience ever. I wish I had it."

"Why?" I asked him.

"Then I would be in another business than railroading," he replied, with a kind of sigh. He was polishing a silver lantern and said that Director Reynolds' special was coming in that afternoon; and he was to take it out two hours later. Ned was such a neat, good-looking fellow that he generally got the specials.

Jerry came back with the cow, which he tied up in the warehouse; then he took up the truck of household goods.

"Where's your helper?" I asked.

"Struck," he answered.

"Did you fire him?"

"Fire a man with eight kids?—not me! I told him to strike ahead. Thirty-five a month for bein' my chief clerk! It's an outrage. Why, you get more than that, Denny!"

Ned nodded, though this comparison made me too mad to answer. Jerry spoke up sharply: "Now, you keep out o' this, Ned Blake. You've got something to lose by jumping on the company. But look at me!—promoted to be freight agent, with one clerk and him on a strike; a warehouse with two hundred and thirty pounds of freight in it; one brokendown scale and a thousand rats. Listen to that muley cow—they're eating her up!"

"There's Mr. Reynolds' car," said Blake suddenly. He told Jerry goodby with a handshake, nodded to me and started for the passenger depot. Those two were cronies, though Blake was the older by ten years. Whenever Blake took out his run he either looked in to say goodby to Jerry or Jerry went up to see Blake. There was nothing so very remarkable about these fellows, but each one seemed to think the other a wonder.

The switch-engine set the private car near the freight depot and, as we watched through the window, a woman descended from it and came toward us. It was a race to see who would be first to welcome our friend, Miss Helen Reynolds, whom we hadn't seen for nearly three years.

"Young gentlemen, you make me feel very old," she said with a soft little laugh, taking us each by the hand. "During this time of distant travel I've always thought of you as boys." She looked at us rather closely and then nodded as if satisfied. She finished somewhat gravely, in spite of her good humor. "Besides my father, you two are the only ones I cared much to see and whose welcome I account—well, very sincere. See how worldly-wise and suspicious I grow!"

I thought her deep blue eyes had a tired look in them as she said this; but the voice was still like a quiet little Sunday bell and she was so straight and graceful, with the calmest, sweetest face—Jerry and I knew her to be the most wonderful woman in the world.

"How do your fortunes prosper? May I still take a hand in them?" she demanded.

"That Man Will Strike Some Day for Recognition"

I thanked her, but explained just who Jerry and I were nowadays, and was proud of being my own man, as she had counseled me long before.

"Do you run all this big place by yourself?" she asked Jerry, looking about.

"Yes, with a few rat-traps," replied he; "my chief clerk being on strike at present."

Miss Helen laughed when she heard the particulars, but the agent frowned rather ill-naturedly.

"If that fellow doesn't like his job why doesn't he quit?" I said, put out by Jerry's impudence.

"Why, yes; he should do that instead of annoying you," agreed Miss Helen.

At this the chief clerk, a shriveled, peering old reprobate who had annoyed everybody for years and held his job by right of the eight children, came to the door.

"You can't move that," he told Jerry sharply, pointing to the truckload of household goods. "It would be scab labor."

"Better a healthy scab than an old sore," I broke in. "Get out!"

"Excuse me, Denny," said Jerry quietly, "but this is my responsibility, you know, and I'll have to face it without help." He thought a minute, very much perplexed. "Perhaps the cow could pull it in," he suggested.

"Perhaps she wouldn't," said the chief clerk. "You couldn't drive her under union rules and she might take 'em anywhere."

"Well, maybe the owner will come for 'em today. Go away and strike. I'm engaged now."

I laughed—it was such a joke; but Miss Helen seemed puzzled.

"I thought all the railroad men made up one big family," she said; "living in rather brotherly fashion—independent and yet patriots of the company too."

Jerry looked straight ahead without answering.

"We are, on this road," I told her, "though some troublemakers have raised up unions on the other lines." Then I thought for the first time of what Ned Blake had said. "Why, Blake spoke as if there was a more honorable business than railroading," I finished.

"He meant that a man would get what he was worth; be considered, keep his self-respect!" flared Jerry, quick to take up for his crony.

"Well, the company's made these men what they are; they should throw up their jobs if they don't like 'em, instead of staying to stir up discontent," I said plainly.

"Made a man at thirty-five a month!" sneered Jerry in return.

"That doesn't seem very much," remarked Miss Helen; "still, I thought a poor man could live on it. I'd tell you two not to become so heated in your arguments, but I

suppose you've quarreled whenever you felt like it any time these eight years."

"Sure!" said Jerry; but such wasn't the case at all, for up to that very morning he had never shown such stubbornness.

"You ought to be grateful enough to mind your own business and let the company attend to theirs," I told him, but in that instant I knew I'd overstepped my rights.

Jerry flushed and bowed his head an instant as if deeply wounded; then he looked me squarely in the eyes, not stubbornly, but with a sternness that made him appear suddenly older. I know I felt more hurt than he, but at that moment the noon whistle blew and I knew the superintendent would expect me immediately, for he was to leave town at twelve-thirty. I told Miss Helen goodby, after making her promise to stop over a day on the return trip, and walked out.

"Goodby, Jerry," I said.

"Same to you, Denny," he answered. Still there was something lacking.

Why, he didn't even hint to Miss Helen how tough I'd grown, swaggering among the roadmen! I laughed. Yet I was much aggrieved that his customary joke had been forgotten.

This is Jerry's story more than mine and everything he did should be told, even though he wasn't nearly so wonderful as Ned Blake believed.

"On strike has a bad sound," said Miss Helen to him. "It means strife and hatred and hardship." But, as Jerry's face brightened suddenly, she dropped the subject; for, although she liked me very well indeed, Jerry, as a waif, a drifting, homeless fellow, was her favorite over all people and she couldn't bear to reproach him.

"You're not going to marry that low aristocrat fellow, as the papers had it, are you?" he asked directly.

"Why, Jerry! What supreme—there, there—— No; I don't expect to. I don't wish—I am not! Are you satisfied now? Though he's a very estimable man."

"He's low! I warn you—they all are," said Jerry. "What kind of man do you like best in the world?" he asked.

"The old impertinence!" she observed, rather startled and yet with a curious warmth toward the subject—"as when I sought you, a boy at school, and brought you here—ever sifting other people's affairs; digging into their hearts' graveyards."

Miss Helen was always reserved, with a sort of unconscious queenliness about her, I thought; and so I never dared to ask such questions. I don't know how Jerry did, unless he felt a singular sympathy for one who in all her cozy, crowded world seemed as homeless as himself.

"I'll tell you, Jerry: Why should I mind, since I shall not find him?" Nevertheless she blushed a little and locked her hands in earnestness. "It is very simple to answer. I like best the one who is a man for the sake of his manhood. You see, I've been with father a great deal; and besides the finished product in manners and culture I've met those big, daring fellows who drive upward and come trampling into the very presence of Fortune. Some with their hats on—well, well, Jerry, they all had some selfish motive at bottom."

"A man for the sake of manhood," repeated Jerry reflectively. "He's the missing man."

"Yes," with a little laugh. "You might call him so—'the missing man.'"

They chatted for a few moments longer; then Miss Helen said she must go and Jerry took her to the car.

"That fellow has been on duty a long time," said Jerry when she turned on the step to say goodby to him.

Miss Helen did not understand—or pretended she didn't.

"The man for manhood's sake," persisted he, "has been on duty as missing a long time. It would mean strife—but that man will strike some day for recognition."

She frowned a little; still, she could not be displeased and Jerry returned to the depot, thinking: "Somehow Miss Helen seems discouraged and tired of everything—and she only twenty-seven years old and looking twenty! Well, if Ned Blake doesn't fill the bill of the missing man, nobody ever did. He ought to strike."

Jerry walked all the way back to tell Miss Helen who was to take out their special.

"I remember Mr. Blake well," she smiled. "He was always most thoughtful and is the kind of conductor one feels very safe with."

"Goodby. 'Feels very safe with!'" chuckled Jerry, returning to the depot. "He must strike."

Next morning I heard some one stride into the office behind me. The very presence of a friend seems to touch you on the shoulder and I raised my head to nod familiarly, but the alert marching tread was that of a stranger and I turned to behold Jerry, with an uncanny feeling that he had changed somehow overnight.

"Good morning, Denny," he said heartily. "Don't lay down your work; I wish to see the superintendent."

"He'll be here in five minutes, on the ten-ten," I informed him.

For a moment I held a sulky resentment that Jerry should carry himself in so formal a manner by virtue of the new job.

"Wishes to consult the superintendent over my head—without a hint to me!" I thought; and then I understood he was not formal at all. Yet a new man had sprung up in those old shoes; he listened so intently to what was said, answered so clearly, carrying himself easily, modestly, and yet like a man who has the upper hand.

"Whom does he resemble in this?" I wondered, puzzled; but some time and many telling incidents intervened before I reached the answer.

"How's the strike at the freight house?" I asked suddenly.

"Oh, the whole force has gone back to work, pending negotiations." He laughed.

I did want to advise him on this; to remonstrate. I'd helped to handle men on this division for two years and understood that their supposed grievances must be listened to and then adjusted by throwing out the kickers; but for some reason I hesitated to attack a man in his cold, smiling temper. So for a minute we chatted of Miss Helen, whose beauty and sense and fellowship were inexhaustible themes.

"And she is the most perfect lady in the world," I concluded.

"Why, yes," agreed Jerry with such indifference that I was about to make some blasting retort when we heard a door slam; then two men entered the outer office—and they were quarreling in no very subdued tones.

"No, Rivets; I tell ye, no!" said the superintendent, who had alighted from his train only a moment before.

"Look Us in the Face Now and Answer"

"There was grievance in the air all down the line. I thought every man was looking at my throat as the best place to grip the company. And now I find ye here as a committee on threats to scare me into an agreement."

"You don't have to listen, you know, Healy," said the other man. "We didn't want to go over your head—that was all. Now we'll take this treaty to the president; and he'll listen, or else——"

Rivets said this in a tone that made my blood boil. What was this fellow to threaten that man of daring and sagacity who had made this system—machinery and men—and wielded his power like a flail!

Superintendent Healy laughed a grim, angry laugh. That was his answer; then he came into my office.

"Good morning," he said curtly to both of us. His face was flaring red and he had the front of an angry bull. Jerry made known his wish for a short interview, but was waved aside.

"This won't wait," said Jerry composedly. "I have a strike on my hands."

"Strike!" thundered Healy. "That's no password here!" Still, he listened while Jerry told of the attitude of his chief clerk.

"Give him his time," said Healy to me. "If nobody else will fire that old nuisance I will."

"He has eight children——"

"I don't care if he has eighteen."

Jerry did not flinch or waver in the least. "He can hardly support himself decently on thirty-five a month."

"Ye are another committee," said Healy, shaking his fist. "Look out; ye are puffed up with a new job—but another word and into the ditch with ye. There will be order on this division."

"That is all," observed Jerry. "I will take it to the management.

In a moment Healy choked with rage; he had never been baited like this before. But for all his quick temper he was a handler of men—a boss by nature; and with an effort he motioned Jerry to stand where he was.

"Now I can spake to ye," he said after pacing the room several times. "My boy, ye are making a mistake. I like ye well and had a hand in your promotion; and I will not see ye lose out for lack av friendly advice. Go back where ye belong and do not mix in the troubles coming up, for there will be many marked men when they are settled."

"You're a good friend and I wouldn't get mad if you did fire me, because there's nothing personal about this; but you can't settle a true grievance by firing a man—and the stand I take is for the company's interest. Now, he has eight children——"

This was the red flag. "Is it a railroad or a foundling asylum we run?" asked Healy sarcastically. "Ye are mistaken in the dooties av your office, Mr. Marlowe; they do not extend quite to the superintendency."

He was showing great patience with Jerry and really trying to save him from the suspected list. But Jerry would not be saved.

"I don't know who put the idea of striking into the head of my clerk," he said coolly; "but it seems to me, with all this discontent in the air, that certain men wouldn't want a better case to take before the public than this man who gets thirty-five a month and is on duty ten or eleven hours a day."

Healy became more attentive.

"If this one insignificant man continues on strike, and talks it everywhere, it might prove the match to the powder train; in fact, it would be the first strike we've ever had on this system."

"If we raise him now we'll have to raise 'em all," said Healy.

"They're not all in such necessity as this man; and all the men can see that we're ready to do the fair thing wherever we can afford it."

The superintendent paced up and down the room.

"Put Jerry's clerk on the roll at for-rty dollars," he directed me.

"Forty-five," said Jerry.

Healy looked at him. "For-rty-five," he repeated; "but if ye mention that dommed foundling asylum to me again ye are fired on the spot!"

Jerry thanked him and turned to go.

"Hould on," said the superintendent. "Ye have heard these mutterings," he said to Jerry. "Instead av watching out for their dommed fingers the trainmen want patent couplers, which no railroad can afford, and a new schedule, which will be the ruin av us."

I was astonished to hear all this; but in those days there were no unions out here and men knew better than to criticise the company's policy openly. Abusing company officials was another matter; everybody did that.

Jerry nodded.

Shaking His Fists at the Magnate Through the Lighted Window

"This is the very center av the system," went on Healy. "Whatever is done by the men here will be supported all over the line—and a bad lot we have here too."

"I thought it was like a big family," I ventured to remonstrate.

"So it has been; and the company has fathered the lot," said Healy. "Now, instead av coming out bouldly, each man for himself, when he has grief, they whisper av forming unions. In a big hall with a smoky lamp, a beer by the way and cheap cigars, they will think they are Fenians—bad cess to 'em! They will conspire. So we must put down all attempts in that direction. The switchmen are the worst av the lot, for they are reckless and have nothing to lose but fingers. Jerry, ye have a pull with Ned Blake, who thinks ye are a wonder—though any sensible man could ixpose ye."

"We are good friends," replied Jerry.

"Three times," declared Healy, tapping the table—"Three times I have offered him the position of general yardmasther here and he has turned it down, though it offers a chance for trainmasther and then superintendent. Ned Blake runs on a level thrack; he is not more wonderful than ye, but he is steady as a rock. I want to hang him up like a balance-wheel in the switch-shanty, which buzzes like an infernal machine. Iverybody respects him and likes him; he will know what is going on; he need give nobody away, though he wud spy for nobody. But Ned Blake can balance the headquarthers av the infernal machine."

"I know you have offered this to him," said Jerry.

Healy studied him keenly. "I will offer no more," he declared, banging his big fist on the desk. "I defy him to take it!"

"You mean ——"

"I mean there is danger in it—risk av quarrel and discredit with the men. If he does not seize on the job he dare not."

Jerry tapped with his fingers; there was a peculiar light in his eyes, as when a man wins a heavy stake.

"Ned Blake meets danger halfway," he said. "He's not a fool to go further, but he stands and waits halfway. Understand this," he added: "Ned will say whatever's right; he's a man for the sake of his own manhood and not for what he gets out of it. Whatever's right he'll say and do—and you'll have to be satisfied with that."

"Go for him at once," said Healy, rising; and Jerry started. "The dommed wheedler, with his old crowbait av a clerk who's not worth a dollar a month—and his eight foundlings!" exclaimed Healy, rubbing his hands ruefully. "Bad cess to him, Denny, for he is a bad boy—but a broth av a man. Give a man a little authority and ye learn who he is—I've seen several gentlemen rise in my time; and, whisht!—Denny, ye will yet take off your hat to this one."

"Not if I know it," I told him, but I wondered at the space, whether firm or void, which seemed spreading between Jerry and me.

Jerry told Blake of the superintendent's defiance. "Well, whatever's right," he said, with a grin. And so that very afternoon he came in as general yardmaster, the position having been filled temporarily by the trainmaster since the former occupant resigned on account of sickness.

Blake was a man of medium height, slender, with regular features—the same type as Jerry; but his hair was a little gray at the temples and his manner more reserved—shy, in fact. He was Conductor Blake—everybody thought of him as such; he had never considered climbing up further in the service. And the reason was that he loved his train as a mariner loves his ship and would never even trade it for a day run.

With the silver lantern that had once been voted him by the crews, he would saunter down the platform from the black, panting engine, with its curtain flapping and the crimson ray of the firebox fanning the sky on a stormy night, nodding to the inspectors with their smoky torches, looking into the dining car, whose linen and silver shone cozily, with the air of a hospitable host; pausing to consider the sleepers—how hushed and softly comfortable they were! Then his genial "All aboard!" would sound a hail of welcome to every departing traveler.

The business of the yard, which had fallen into some disorder, was soon running like clockwork. Blake was rarely heard to give an order, yet the men flew at their work and seemed to take pleasure in doing it well. The murmurs of discontent were hushed and Superintendent Healy rubbed his hands in high feather.

"'Tis the strike av the chief clerk had a good effect on 'em after all; and Blake is the balance-wheel," he said. "Now I will land on Rivets, the freight conductor."

One evening, about ten days after Blake had taken the position, he called in to visit Jerry, who was billing out supplies. He smoked his cigar and looked on.

"Tonight the switchmen will apply for a lodge charter to the general council of the union," he said.

"The devil you say!" remarked Jerry, writing on.

"The application will be in the switch-shanty this evening for the last of the signatures."

"It grows, doesn't it? What about your signature?"

"I wasn't asked. The boys wouldn't want to compromise me with the company—or maybe they're suspicious of me."

"Well," said Jerry, with a sigh, "you've got a great chance ahead of you now with the company, but—whatever's right."

"That's it," said Blake, and after two or three sharp puffs on his cigar he laid it carefully on a corner of the table and went out. As luck would have it, his steps had hardly died away when Mr. Reynolds, the great railroad operator, and his daughter came in.

"We were glad to see your beacon," said Mr. Reynolds, with a nod and the smile that occasionally flitted across his pallid face, as if he could spare only one moment for any expression but that of business.

He was small and wiry, with sharp black eyes, which he darted into every corner of the big room.

Miss Helen went further and shook hands with Jerry, who stood with his shirtsleeves rolled back and a pen dripping in his hand. He was astonished at this visit, so late in the evening.

"My personal secretary was taken sick today—pneumonia," said Mr. Reynolds; "and I sent him on to the city by train just now. Of course I must have a man by me I can trust. I have thousands of men, Marlowe, but can't trust 'em. You've been a sort of protégé of ours, I think; Helen vouches for you too. You can use a typewriter, of course?"

Jerry nodded.

"Good. Drop your pen and come along."

"The order will have to come through Superintendent Healy," said Jerry, without any preliminary excuses.

"I am president of the executive board," Mr. Reynolds replied tartly. "That is enough."

Jerry shook his head stubbornly. "Sorry; but I can't go over Mr. Healy's head for instructions. Besides, these company supplies have to go out."

The other whistled and regarded him with black surprise. "Call Healy on the telephone," he said then.

Jerry did so; after a very few words he hung up the receiver resentfully.

"What did Mr. Healy advise?" inquired Reynolds, with exaggerated politeness.

"He advised me to go to the deuce—if such a fool could understand your instructions," replied Jerry sourly.

Miss Helen bit her lips; her father nodded approval.

"Jerry," he exclaimed abruptly, "it's hard for a man in my station to get at the heart of local affairs—too many officers intervene to color information. Are unions being formed secretly among the roadmen?"

Jerry considered a moment. "Yes," he said. "I'll tell you, because I believe such secrecy is a mistake."

The railroad magnate shook his head irritably. "I have a big stock deal on," he said, "and a strike at this critical moment would upset all my calculations. Why, it might spread over the entire line! It's easy to foresee industrial war; but I thought the railroads had their men in hand firmly enough to quell any united rising. Where's a man to invest his money, I'd like to know? You're of my official family now; I might as well tell what you'll learn from correspondence anyhow. Give me what particulars you can."

The most important information was that which he had just received, and Jerry imparted this without reserve.

"I know Blake—a sensible, diplomatic fellow," observed Reynolds thoughtfully. "We'll wait until he returns."

Jerry quietly resumed his billing, his visitors apparently becoming absorbed in watching the soft pen reel off leaf after leaf of round, glistening letters. Then Ned Blake came in, carrying a paper in his hand.

"What's the word, Blake?" asked Reynolds, with his customary nod of greeting.

Ned absently picked up the cigar he had laid down half an hour before and held it between his fingers. "Why, they were signing an application when I went in," he replied. "I took the paper from the hand of one of them and saw it was obscure and badly worded. I promised to make out a proper one and brought the other with me."

Reynolds really laughed. "Good!" he exclaimed; "it's a wonder they didn't lay you out though."

"My subordinates never question what I do," replied the yardmaster, regarding Reynolds with a level glance. "They know I'll treat them fairly. I promised to make out another application and head the signatures myself."

"I forbid it!" cried Reynolds, rising.

"You'll only scatter this fire by trying to stamp it out, sir," declared Blake respectfully. "They are within their rights as employees and citizens; and I'll sign as I promised."

"You are discharged!" Reynolds spoke with fury, which he controlled in a moment when he saw poor Blake tremble and grow pale at what he considered

"Fire a Man With Eight Kids?—Not Me!"

a disgrace that could never be wiped out. Miss Helen ventured to lay her hand on the arm of her angry father. "This is business, daughter," he said sternly, and beyond this rebuke he ignored her completely.

"Mr. Reynolds, these men request only what is just. This system of treating with the company tends to good order and mutual prosperity. It would be easier for you to handle a committee than a mob of unorganized men, who revenge themselves even for fancied wrongs by a tremendous waste of time and material."

Reynolds shrugged his shoulders. "If these supposed wrongs were not redressed would you vote to strike?"

"If they were redressed you'd make allies, business and political, of these men." Blake seemed determined to present the whole case to the ultimate authority while he had the chance. "I haven't considered the possibility of a strike," he added reflectively. "I'd delay it as long as possible."

Reynolds seized on the word. "Delay!" he repeated; then, with quick and accurate decision: "Sign the application, Blake; form the union, since it seems inevitable, with yourself as head of it. Only handle this fire so it won't scatter, and delay will see it die. Marlowe, what's that?"

The door to the warehouse swung slowly ajar and a wan little figure stood in the doorway.

"All right, Jim; if you're awake come in," said Jerry, who had steadily continued his billing during all this dialogue.

Jim came in, trailing an old tarpaulin from his shoulders, which he dropped slowly to the floor on catching sight of Miss Helen. Still very sleepy, he sidled slowly over to the desk and whispered.

"You bet she likes boys," answered Jerry cheerfully.

"I thought we were alone," said Reynolds testily. "Where does this youngster hail from?"

"Pa wanted to strike and got fired," answered Jim readily; "and I'm stayin' around with Jerry till he gits a job."

"Now, what's this?" asked the magnate; and Jerry told of the threat and the discharge of Rivets.

"So!—I suppose that man is preaching anarchy among the men," said Reynolds. "Now I intend to remain here several days and go into the situation myself. Boy, do you know where your father is?"

"Yes, sir; he's sittin' at home with his head between his hands wonderin' what's goin' to become of us."

"Go and tell him to come over here."

Jim looked rather fearfully out of the window into the darkness.

"Kin I have a lantern and take over the milk, Jerry?" he asked.

The latter nodded. "Put my coat around you," he said.

"The rats'll eat the cow when I take the lantern," observed Jim; "there's a regular menagerie in that warehouse ——"

"Go on!" commanded Jerry; and in a few moments the boy passed through with the lantern and a tin pail and went his way with a tremulous whistle.

"So you still have the muley cow," observed Miss Helen; and, to give a more cheerful turn to the conversation, she told her father of Jerry's legal perplexities.

"The owner hasn't come for her yet," said Jerry; "when he does I don't know what rate to make—perhaps I'd better refer it to the interstate commission."

"Do so, by all means," answered Mr. Reynolds. "Laws—laws!" he exclaimed. "The legislature's driving us on one side—the men threatening on the other."

"You could make allies of the men," gently suggested Jerry.

"You too? Look out!" warned Reynolds.

He sat down to watch Blake draw up the application of the switchmen. Jerry, having finished his work, walked over to the window where Miss Helen was following the spark of Jim's lantern.

"A man for the sake of his manhood," he said in a low tone.

"Why, you and Denny were true blue to yourselves," she remarked, without turning her head.

"Yes; for our own sakes. But Ned Blake is true blue for the sake of other people."

"I do not appreciate his action—he is ungrateful to the company."

She said this in a haughty, indifferent way, as though the treachery of some menial were in question.

"You're pride-blind—all of you!" declared Jerry indignantly. "But let me tell you, Miss Reynolds, that breeding and honor are not peculiar to station."

She glanced up in quick surprise; he had never taken that tone with her before.

"I suppose I spoke from prejudice, Jerry," she said after a moment. "In my heart I know Mr. Blake to be very much of a man. Do not be offended."

Having humbled herself so far, the young woman turned coolly away; nor would she notice him during the remainder of the evening.

Presently the man Rivets came in, the boy following and standing at his side before Mr. Reynolds.

"You threatened an official and in him the company," said the latter sternly. "That is not the way to advance a just complaint."

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FUN ON THE STAGE

By MARY SHAW

ILLUSTRATED BY H. C. WALL

THOUGH the discipline of the theatrical company is not relaxed, unconsciously everybody, while on the road and in the general fatigue and scramble of the whole thing, lets down a little. Naturally the whole effect of this kind of work is so depressing that the generally optimistic actor is obliged to find fun somewhere in order to keep up his spirits. Very often he makes light of his work on the stage—not from any feeling that his acting is not so important in its smallest details as in its biggest features, but because he simply must have relaxation.

When I was with Madame Modjeska we used sometimes to have five or six weeks of the larger one-night stands. The work of playing Shakspere was very difficult and exhausting, and Madame herself would sometimes join in the spirit of bits of fun created by the actors for their own diversion. She seemed to recognize that it was an absolute necessity at times for everybody to let go. On one occasion we were playing Camille. Every one will remember the scene in the fourth act, when Camille has refused to justify herself in any way for her desertion of Armand. This jealous young man has just won a large amount of gold from his rival, the Count de Varville. The company has discreetly retired from the stage under the approaching storm, but Armand furiously calls them back. They stand there until he cries: "Do you see this woman?" Then they answer in chorus: "Yes." "Do you know what she has done?" Again in chorus they cry: "No." And he says, "Then I will tell you!" and goes on to denounce her before them. He cries out that he has accepted some favors from her, but that, now he is rich, he is going to pay her back, and exclaims, "You all bear witness that I have paid this woman!" flinging handfuls of gold at her—"and I owe her nothing." Then the curtain.

The wait for this scene, as I have said, was a very long and trying one for the actors. We felt foolish waiting there and saying simply "Yes" and "No," and loathed the whole thing. So, to divert ourselves, we put up a job one night to break up Maurice Barrymore, who was playing Armand. The moment came. "Enter all!" We crowded upon the stage and Armand began. "Do you see this woman?" he cried, pointing to the shrinking Camille. "No," we shouted. Mr. Barrymore stopped, nonplused for a moment; but instantly recovering he went on: "Do you know what she has done?" "Yes!" we screamed. A sardonic smile came to Barrymore's face and he said with tremendous emphasis: "Then I will tell you again." He proceeded with his speech, but the gold with which he should have showered Camille was received by us full in our faces. This awful scene, where the curtain should have gone down on a horrified mob of persons looking at the disgraced woman, presented instead many faces beaming with amusement and everybody dodging the gold that was flung at them. I shall never forget Madame's expression—she had not known anything about what was going to be done; but Madame was positively delightful about these things.

There was another incident, but this time we had to take Modjeska into our confidence.

We had a very individual and businesslike manager traveling with us—Fred Stinson. Stinson was a wiry little chap with a very large head. His five feet two inches of body seemed to be mathematics incarnate, but deep down within him he had always cherished a belief that he would have made a fine actor. He was forever cutting out poetry and reading it to some one; and it made a very strange effect—this walking arithmetical problem reading sentimental verse. Also, Stinson had a way of coming in and telling us how we should read our lines. This was taken in good part by the actors because they liked the manager exceedingly.

One day somebody proposed that Stinson should play—just for a jolly good time—the part of Gustave for one performance. Gustave is the young man in love with the milliner who has been a friend to Camille. There were only a few lines to the part and Fred fell into the trap. Madame consented, though she confessed she did not know how she could speak a line if she saw Stinson on the stage. Though it was conceived in fun, Fred took the affair very seriously and he had to have so many rehearsals that the actors began to regret the scheme. At last the time came and Stinson went on the stage in his dress suit as Gustave and began his scene with Armand, played by Mr. Barrymore. Armand shows Gustave the letter that Camille had left at the time of her desertion. Gustave has nothing to say; but he must simply stand and listen to the ravings of Armand. As Mr. Barrymore went on with his lines his eyes suddenly fell upon Stinson, who had entirely cast any slight attempt at impersonating to the winds and stood there revealed as the wizard of the box office, his hands in his trousers pockets, quizzically surveying the audience. Suddenly, in the midst of Mr. Barrymore's tirade, we heard, "These words never emanated from her brain!"—he slapped the letter—"they are

"Get That Checked!"

the echoes of those that scorpion De Varville has been hissing into her ears!"—a slight pause—"How much in the house, Fred?" All the actors in the wings were rendered helpless.

Later in the same scene Camille was telling Gustave and Nichette why it was impossible for her ever to dream of marrying Armand as they two were planning to marry. She finished her long recital with: "Ask Gustave, Nichette, if I am not right." Mr. Stinson should have replied: "You are a good girl, Camille." Instead of which he said: "You are a good Camille, Madame." This, like the other speeches, totally unnoticed by the audience, played such havoc with poor Madame, who had simply no self-control, that she waved them both off and actually left the scene herself—and had to reënter before she could regain her equilibrium.

Any attempt at keeping up the martinet sort of discipline on the road, with which some managers begin, is futile. When Charles Vandenhoff became stage manager for Madame Modjeska he announced that there would be no relaxation of any kind. Every performance must be exactly as it was rehearsed, and any person departing from the set business of the scene in any way or relaxing in the correctness and faithfulness of the lines would be fined.

Mr. Barrymore was notoriously not to be depended upon to be correct. We had a large repertoire. Barrymore's memory was not very accurate at best, and passing from one play to another he was very inexact. Everybody had made allowance for this. But Vandenhoff determined to keep him up to the mark. Now there are always scenes that actors enjoy and others that they dislike. One of the latter is in Adrienne Lecouvreur, where De Saxe

comes in and tells in a fiendishly long speech about the victory over the Russians. The things Barrymore used to say or leave out in making this speech were incredible—he never spoke it twice alike. Vandenhoff went to him quietly and reminded him that the speech must be spoken as it was written, and that nothing else would be accepted. There was a slight argument, but the manager was inexorable.

At the next performance we could see that Mr. Barrymore was making a brave attempt to keep somewhere near the text; and he really achieved what those who knew him well would have said was impossible. However, he omitted the most important thing. The speech as written told how, when the Russians stormed the castle and were taking possession with huzzas of victory, he, De Saxe, had placed some barrels of gunpowder under the windows and touched them off. But Mr. Barrymore omitted, in the description of the preparation for the siege, the barrels of gunpowder. There was long applause. Vandenhoff came up from the corner and cried, with much significance: "You blew the Russians to pieces? What with, please? Were your men animated Gatling guns?" Mr. Barrymore hesitated a moment, looked quizzically at Vandenhoff, sensed the situation and said: "Didn't I mention the barrels of gunpowder under the windows?" "No." "Oh," said Barrymore; "then, permit me to tell the story to you again!"—and we poor actors had to stay there until he told the whole story again, a performance that occupied some seven minutes. After that Vandenhoff never rebuked Mr. Barrymore, but took what he was willing to give.

"I Tell Thee Ganum Pshaw Her Mother Was a Christian Humph. If I Thought It My Scimitar Would Dish No More Aside"

Ludicrous Tricks of the Trade

MR. BARRYMORE was simply irresistible. I remember—in Paul Potter's dramatization of Les Chouans—his readiness was again put to the test one night, in a scene where the leader of the Chouans, the character Mr. Barrymore was impersonating, is trapped in the cottage of a peasant woman, which rôle I was playing. As the force of men put down their muskets under order at the door, the chief realizes that he is trapped. It is a great situation. He puts his hands on a brace of pistols in his belt, draws them and says: "I'll fight my way through." The women dissuade him and presently hide him. On the first night, when this point was reached, Barrymore found he had forgotten his pistols; but nothing could feaze him. Doubling his fists, he cried: "I'll fight my way through!" And our entreaties to him not to force his way through a large body of French Republicans with bare fists, but to hide himself in the hayloft, seemed to me to have a good deal more force and significance that night than was usual.

In the same play, when first produced, there was a sortie between the French Republican soldiers and a few peasants of the Vendée. The original scene had been very elaborate in detail; there were many little touches that were found to retard the action of the play and it was decided to cut them out. The cutting-out process does not take place all at once, but at each performance, when a jury in front, consisting of the manager and others, decide what shall be eliminated. This keeps the actor in constant uncertainty as to what he is going to do and say at the next performance, and is very confusing.

Everybody was pretty well disgusted with this particular business, when, just before the curtain was going to rise one evening, the stage manager suddenly announced that the picturesque death on the stage of a young man playing a very small part would be cut out. In other words, the death would not take place upon the stage, and there would be no body lying there to interrupt the movements of the actors; but curiously he neglected to tell Mr. Barrymore of this. After the skirmish was over and Barrymore was left on the stage with me, he was giving hurried directions as to what the hiding Chouans were to do before the victorious Republicans should return. Among these directions was the speech, "Have them hide that dead body in the woods," pointing to the young man who had previously died on that spot. As he made this speech he turned to point to the body, but there was none there. With his peculiar memory it was impossible for him to cut out lines and keep the context; so he amazed me by saying: "Hide the dead body which should be there in the woods." One would think that a mind as quick as that would have been able to cut it out altogether and go on; but he simply had to say those lines—it was a psychological peculiarity in him.

I wonder if any one who has not passed through the experience can realize what it means to find himself obliged to play a scene where every word and every bit of business has become a matter of habit to him, with some one who is unfamiliar with the play or who does not know his words, but must read the part! One night, in Ghosts, the actress who played Regina, the maid, became suddenly indisposed. There was no understudy and no chance to get anybody up in the part, as it was about time for the curtain to go up. It seemed impossible to give a performance. There was a fairly good house; and as it is an article of religion with managers never to give any money back, they are always quick at subterfuge in cases of the kind. The manager rushed in and said he thought he could get a girl from the stock company across the street who would read the part. He procured a young woman who had had little or no experience, but was full of the beautiful audacity which ignorance and inexperience give in the early years of professional training. And so she stood at the wings ready to go on.

I suggested that, as Regina was a short part, it would be better to cut her scenes almost down to cues. I planned our speeches in such a way that she could "wing" her lines—that is, learn them while standing in the wings. At one of the most impressive moments she is denouncing the Alving family; and Mrs. Alving, standing there with her son, makes a final appeal to her, which she receives with scorn. As she leaves the scene and is passing through the door, she turns and in answer to the wild pleading of the mother cries: "Oh, stuff!" Not only was it a tremendous moment in the play but Mr. Lewis and myself were in a state of intense excitement from cutting, blending and sustaining the whole feeling of the play in spite of the elimination of so much that was important. I shall never forget the splendid youthful faith of that girl. She knew nothing about the play, was entirely out of the scene; but she was bound to get that round of applause that was to come when she made her repudiation speech in the fine peasant tone of contempt. Unfortunately the exact words eluded her, a momentary look of horror passed over her face and then she yelled back at me: "Oh, pshaw!" Roars of laughter at this unconscious pun on my name greeted her words instead of the much-coveted approbation—a thing that she did not understand at all.

She covered herself with glory again during this same performance. In another scene, where the minister finds her standing with Oswald with a glass of champagne in her hand, his speech is: "Regina will go back to her father." This sudden disagreeable turn of affairs, when she had been hoping to win Oswald as a husband, brings out all the latent viciousness in her and she passes by the clergyman with fine scorn, saying, "No, thank you!" and goes and stands at Oswald's side and clinks glasses with him in defiance of the minister. On this occasion she did the business of it admirably, but forgot the exact words. However, she determined not to lose the situation and, instead of saying, "No, thank you!" she cried out: "Not on your life!" It is well known that Ibsen always keeps the atmosphere of the scene, and so that modern Americanism came in very funnily; but the audience did not seem to notice it.

Mrs. Barrymore Appeases Her Manager

GEORGIANA DREW BARRYMORE was a brilliant woman and a fine actress, but she was noted on the stage as a most incorrigible guyer. She could keep her face perfectly straight and speak irrelevant matter, often introducing speeches in the midst of her part that would break the actor all up, though the audience would not notice it. Of course, if a sufficient number of actors of the same temperament got into a company together the result, after a time, was that the audience would "get on to" the fact that they were not keeping entirely to the spirit and context of the play. Mrs. Barrymore was playing the leading rôle—that of a woman who had married a man under the impression that he was divorced—and it had turned out, by reason of a difference of time, such, for instance, as exists between New York and San Francisco, that they had been married in the Western city before the actual decree had been granted, say, in New York, or somewhere else in the East. At the end of the first act, in spite of the protests of the would-be husband, she announces that she is not his wife and leaves him, accompanied by her maid. At this point is the curtain.

The habit of guying in this company had marred the quality of the performance and the local managers had sent word to that effect to headquarters in New York. So one day the New York manager suddenly appeared. He brought the company together and told them that he was going to watch the play that afternoon and, if one word was spoken that was not in the manuscript or one piece of business indulged in, the person who was guilty would be instantly dismissed. Although he addressed his talk to the whole company, his gaze significantly rested on Mrs. Barrymore. There was only an hour between his ultimatum and the beginning of the performance. Most of the actors had forgotten a great deal of their original words and business. There was much consternation abroad. Mrs. Barrymore, who felt highly indignant and was very resourceful, rushed to her apartments, grabbed up her book and recovered the original context so successfully that, even with this frowning manager in evidence in the box, she went through the scene without one deviation from the original presentation of the play. Everybody except herself apparently was in a state of mental collapse.

It was bad enough to have to return to the first order of things, but the spectacle of Georgiana, as she was always called, giving a perfectly straight performance was most disturbing. The poor little lassie who went on as the maid, ready to accompany her mistress nobody knew where, had to bring on a lady's very small handbag to indicate that they had left the gentleman's domicile forever. In the general uneasiness this girl forgot the little bag until the instant she was going on. There was no time to return to her dressing room. So she rushed into the property room and, seeing nothing but an enormous Gladstone bag in a very dilapidated state, grabbed it up and appeared before the astonished actors.

Why a Substitute for Snyder Was Found

MRS. BARRYMORE, significantly and triumphantly delivering her final speech to the manager in the box instead of to the recalcitrant husband, turned at the very end to give the instruction, "Fifine, follow me." The warning sounded and the curtain began slowly to descend, when Georgiana's eyes struck the Gladstone bag. The temptation was irresistible and she added, for the first time in the scene, in her own tone of voice: "And get that checked!"

The overwrought actors, in spite of the formidable presence regarding them from the box, threw all consequences to the wind and indulged in uproarious laughter. Rushing to the curtain a moment after to see the effect upon the arbiter of their fates, they found he was not to be seen. Apparently he had left the box; but, as related afterward by himself, he was sprawled upon the floor, out of sight of the audience, enjoying the joke as much as any of the actors. He was not seen by the company again for weeks; and it was learned that he went straight to the station and took a train home.

Here is a story of audacity seldom excelled. Some actors can work a good many years upon the stage and yet be deficient in what is considered the most important attribute—a retentive memory. It is almost impossible for persons who lack this to hold lines in memory and they are called "very bad studies." They do not seem to attempt to learn their parts. It is a sort of absorbing process with them. They rehearse over and over again; and

(Concluded on Page 54)

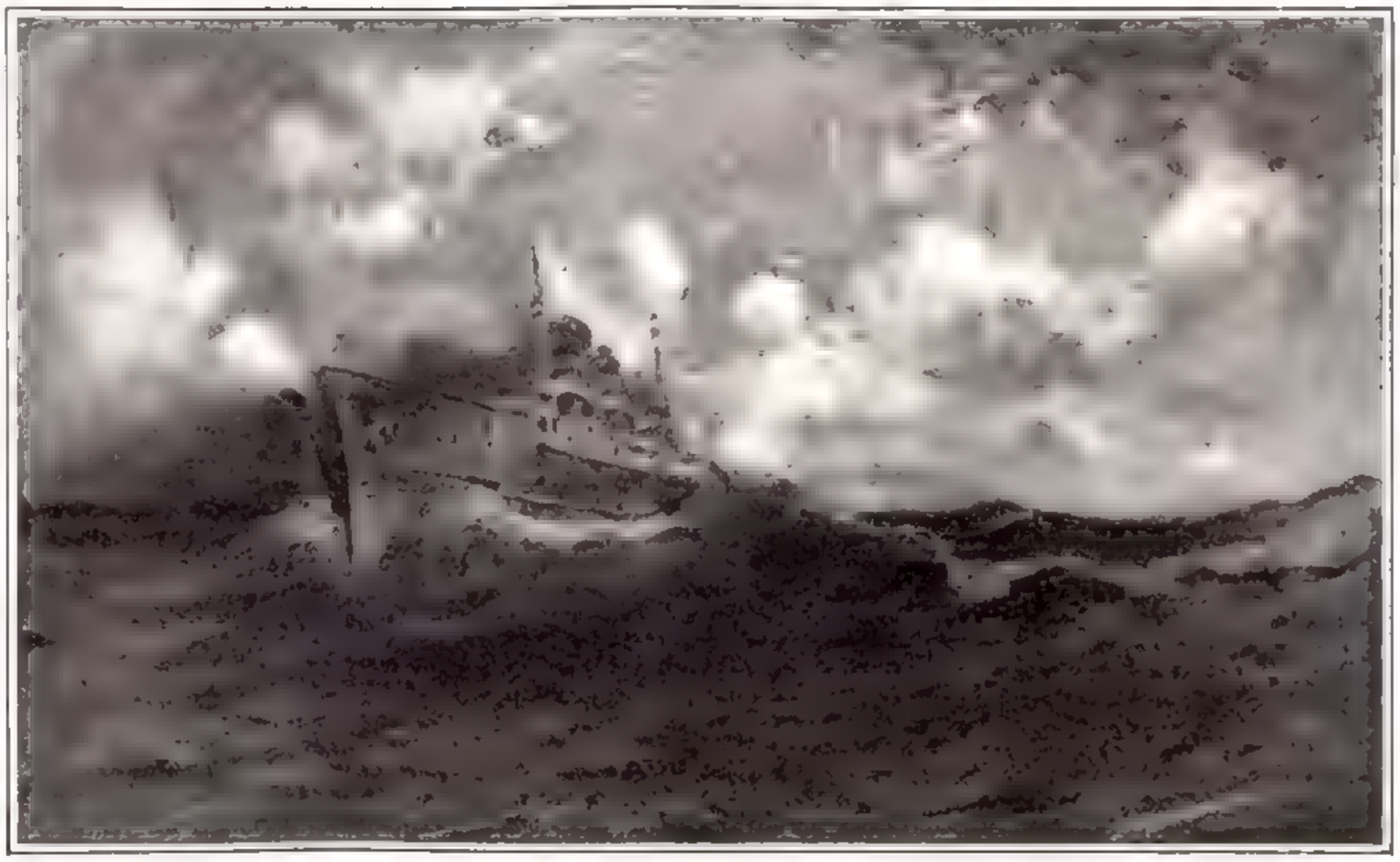
"Not on Your Life!"

THE GRAIN OF DUST

XII

By DAVID GRAHAM PHILLIPS

ILLUSTRATED BY A. B. WENZELL



WHEN a "high life" engagement, such as that of Norman and Miss Burroughs, collapses on the eve of the wedding the scandal, however great, is but a small part of the mess.

Doubtless many a marriage—and not alone in high life either—has been put through, although the one party or the other—or both—has discovered that disaster was inevitable—solely because of the appalling muddle the sensible course would precipitate. In the case of the Norman-Burroughs fiasco there were—to note only a few big items—such difficulties as several carloads of presents from all parts of the earth to be returned, a house furnished throughout and equipped to the last scullery-maid and stable-boy to be disposed of, the entire Burroughs domestic economy, which had been reconstructed, to be put back upon its former basis.

It is not surprising that, as Ursula Fitzhugh was credibly informed, Josephine almost decided to send for Bob Culver and marry him on the day before the day appointed for her marriage to Fred. The reason given for her not doing this sounded plausible. Culver, despairing of making the match on which his ambition and therefore his heart was set, and seeing a chance to get suddenly rich, had embarked for a career as a blackmailer of corporations—that is, he nosed about for a big corporation stealthily doing or arranging to do some unlawful but highly profitable acts; he bought a few shares of its stock, using a fake client as a blind; he then proceeded to threaten it with exposure, expensive hindrances and the like unless it bought him off at a huge profit to himself. This business was regarded as most disreputable and—thanks to the power of the big corporations—had resulted in the sending of several of its practicers to jail or on hasty journeys to foreign climes. But Culver, almost if not quite as good a lawyer as Norman, was too clever to be caught in that way. However, though he was getting very rich rapidly, he was as yet far from rich enough to overcome the detestation of old Burroughs, and to be eligible for the daughter.

So Josephine sailed away to Europe, with the consolation that her father was so chagrined by the fizzle that he had withdrawn his veto upon the purchase of a foreign title—that veto having been the only reason she had looked at home for a husband. Strange, indeed, are the ways of love—never stranger than when love comes in contact with the vanities of wealth and social position and the other things that cause a human being to feel that he or she is lifted clear of and high above the human condition. Josephine had her consolation. For Norman the only consolation was escape from a marriage that had become so irksome in anticipation that he did not dare think what it would be in reality. Over against this consolation was set a long list of disasters. He found himself immediately shunned by all his friends. Their professed reason was that he had acted shabbily in the breaking of the engagement; for, though it was assumed that Josephine must have done the actual breaking, it was also assumed that he must have given her provocation and to spare. This virtuous indignation was in large part mere pretext, as virtuous indignation in frail mortals toward frail mortals is apt to be. The real reason for shying off from Norman was his atmosphere of impending downfall. And certainly that atmosphere had eaten away and dissipated all his former charm. He looked dull and boresome—and he was.

But the chief disaster was material. As has been said, old Burroughs, in his own person and in the enterprises he controlled, gave Norman's firm about half its income. The day Josephine sailed, Lockyer, senior partner of the firm, got an intimation that, unless Norman left, Burroughs would take his law business elsewhere, and would "advise" others of their clients to follow his example. Lockyer no sooner heard this than he began to bestir himself. He called into consultation the learned Benchley and the astute Sanders and the soft and sly Lockyer, Junior. There could be no question that Norman must be got rid of. The only point was, who should inform the lion that he had been deposed?

After several hours of anxious discussion, Lockyer, his inward perturbations hid beneath that mask of smug and statesmanlike respectability, entered the lion's den—a sick lion, sick unto death probably, but not a dead lion. "When you're ready to go uptown, Frederick," said he in his gentlest, most patriarchal manner, "let me know. I want to have a little talk with you."

Norman, heavy-eyed and listless, looked at the handsome old fraud. As he looked something of the piercing quality and something of the humorous came back into his eyes. "Sit down and say it now," said he.

"I'd prefer to talk where we can be quiet."

Norman rang his bell and, when an office-boy appeared, said: "No one is to disturb me until I ring again." Then, as the boy withdrew, he said: "Now, sir, what is it?"

Lockyer strolled to the window, looked out as if searching for something he failed to find, came back and seated himself. "I don't know how to begin," said he. "It is hard to say painful things to any one I have such an affection for as I have for you."

Norman pushed a sheet of letter-paper across the desk toward his partner. "Perhaps that will help you," observed he carelessly.

Lockyer put on his nose-glasses with the gesture of grace and intellect that was famous. He read—a brief demand for a release from the partnership and a request for an immediate settlement. Lockyer blinked off his glasses with the gesture that was as famous and as admiringly imitated by lesser legal lights as was his gesture of bespectacling himself. "This is most astounding, my boy," said he. "It is most—most ——"

"Gratifying?" suggested Norman with a sardonic grin.

"Not in the least, Frederick. The very reverse—the exact reverse."

Norman gave a shrug that said, "Why do you persist in those frauds—and with me?" But he did not speak.

"I know," pursued Lockyer, "that you would not have taken this step without conclusive reasons. And I shall not venture the impertinence of prying or of urging."

"Thanks," said Norman dryly. "Now as to the terms of settlement."

Lockyer, from observation and from gossip, had a pretty shrewd notion of the state of his young partner's mind, and drew the not unwarranted conclusion that he would be indifferent about terms—would be easy. With the suavity of Mr. Great-and-Good-Heart he said: "My dear boy, there can't be any question of money with us. We'll do the generously fair thing—for we're not hucksterers, but gentlemen."

"That sounds terrifying," observed the young man, with a faint ironic smile. "I feel my shirt going and the cold winds whistling about my bare body. To save time, let me state the terms. You want to be rid of me. I want to go. It's a whim with me. It's a necessity for you."

Lockyer shifted uneasily at these evidences of unimpaired mentality and undaunted spirit.

"Here are my terms," proceeded Norman. "You are to pay me forty thousand a year for five years—unless I open an office or join another firm. In that case, payments are to cease from the date of my reëntering practice."

Lockyer leaned back and laughed benignantly. "My dear Norman," he said with a gently remonstrant shake of the head, "those terms are impossible. Forty thousand a year! Why that is within ten thousand of the present share of any of us but you. It is the income of nearly three-quarters of a million at six per cent—of a million at four per cent!"

"Very well," said Norman, settling back in his chair. "Then I stand pat."

"Now let me propose terms that are fair to all ——"

"When I said I stood pat I meant that I would stay on." His eyes laughed at Lockyer. "I guess we can live without Burroughs and his dependents. Maybe they will find they can't live without us." He slowly leaned forward until, with his forearms against the edge of his desk, he was concentrating a memorable gaze upon Lockyer. "Mr. Lockyer," said he, "I have been exercising my privilege as a free man to make a fool of myself. I shall continue to exercise it so long as I feel disposed that way. But let me tell you something. I can afford to do it. If a man's asset is money, or character, or position, or relatives and friends, or popular favor, or any other perishable article, he must take care how he trifles with it. He may find himself irretrievably ruined. But my asset happens to be none of those things. It is one that can be lost or damaged only by insanity or death. Do you follow me?"

The old man looked at him with the sincere and most flattering tribute of compelled admiration. "What a mind you've got, Frederick—and what courage!"

"You accept my terms?"

"If the others agree—and I think they will."

"They will," said Norman.

The old man was regarding him with eyes that had genuine anxiety in them. "Why do you do it, Fred?" he said.

"Because I wish to be free," replied Norman. He would never have told the full truth to that incredulous old cynic of a timeserver—the truth that he was resigning at the dictation of a pride that forbade him to involve others in the ruin he, in his madness, was bent upon.

"I don't mean why do you resign," said Lockyer; "I mean the other—the—woman."

Norman laughed harshly.

"I've seen too much of the world not to understand," continued Lockyer. "The measureless power of woman over man—especially a bad woman!"

"The measureless power of a man's imagination over himself," rejoined Norman. "Did you ever see or hear of a man without imagination being upset by a woman? It's in here, Mr. Lockyer"—he rapped his forehead—"altogether in here."

"You realize that. Yet you go on—and for such a—pardon me, my boy, for saying it—for such a trifling object."

"What does trifling mean, sir?" replied the young man. "What is trifling and what is important? It depends upon the point of view. What I want -that is vital. What I do not want -that is paltry. It's my nature to go for what I happen to want—to go for it with all there is in me. I will take nothing else—nothing else."

There was in his eyes the glitter called insanity—the glitter that reflects the state of mind of any strong man when possessed by one of those fixed ideas that are the idiosyncrasy of the strong. It would have been impossible for Lockyer to be possessed in that way—he had not the courage nor the concentration nor the independence of soul; like most men, even able men, he dealt only in the conventional. Not in his wildest youth could he have wrecked or injured himself for a woman; women, for him, occupied their conventional place in the scheme of things, and had no allure beyond the conventionally proper and the conventionally improper—for, be it remembered, vice has its beaten track no less than virtue, and most of the vicious are as tame and unimaginative as the plodders in the highroads of propriety. Still, Lockyer had associated with strong men, men of boundless desires; so he could in a measure sympathize with his young associate. What a pity that these splendid powers should be perverted from the ordinary desires of strong men!

Norman rose, to end the interview. "My address is my house. They will forward—if I go away."

Lockyer gave him a hearty handclasp, made a few phrases about good wishes and the like, left him alone. The general opinion was that Norman was done for. But Lockyer could not see it. He had seen too many men fall only to rise out of lowest depths to greater heights than they had fallen from. And Norman was only thirty-seven. Perhaps this would prove to be merely a dip in a securely brilliant career and not a fall at all. In that case—with such a brain, such a genius for the lawlessness of the law, what a laughing on the other side of the mouth there might yet be among young Norman's enemies—and friends!

. . . . . .

Norman spent most of the next few days—lunchtime, the late afternoon, finally the early morning hours—looking about the Equitable Building, in which were the offices of Pitchley & Culver. As that building had entrances on four streets, the best he could do was to walk round and round, with an occasional excursion through the corridors and past the elevators. He had written her, asking to see her; he had got no answer. He ceased to wait at the elevators after he had twice narrowly escaped being seen by Tetlow. He was indifferent to Tetlow, except as meeting him might make it harder to see Dorothy. Norman, at these vulgar vigils, took the measure of his own self-abasement to a hair's breadth. But he kept on, with the fever of his infatuation burning like a delirium.

At noon, one day, as he swung into Broadway from Cedar Street, he ran straight into Tetlow. It was raining and his umbrella caught in Tetlow's. It was a ludicrous situation, but there was no answering smile in his former friend's eyes. Tetlow glowered.

"I've heard you were hanging about," he said. "How low you have sunk!"

Norman laughed in his face. "Poor Tetlow," he said. "I never expected to see you develop into a crusader. And what a Don Quixote you look! Cheer up, old man. Don't take it so hard."

"I warn you to keep away from her," said Tetlow in subdued, tense tones, his fat face quivering with emotion. "Hasn't she shown you plainly that she'll have nothing to do with you?"

"I want only five minutes' talk with her, Tetlow," said Norman, dropping into an almost pleading tone. "And I guarantee I'll say nothing you wouldn't approve if you heard. You are advising her badly. You are doing her an injury."

"I am protecting her from a scoundrel," retorted Tetlow.

"She'll not thank you for it when she finds out the truth."

"You can write to her. What a shallow liar you are!"

"I cannot write what I must say," said Norman. It had never been difficult for him, however provoked, to keep his temper—outwardly. Tetlow's insults were to him no more than the barkings of a watchdog, and one not at all dangerous, but only amusing. "I must see her. If you are her friend, and not merely a jealous, disappointed lover, you'll advise her to see me."

"You shall not see her if I can help it," cried his former friend. "And if you persist in annoying her ——"

"Don't make futile threats, Tetlow," Norman interrupted. "You've done me all the mischief you can do. I see you hate me for the injuries you've done me. That's the way it always is. But I don't hate you. It was at my suggestion that the Lockyer firm is trying to get you back as a partner." Then, as Tetlow colored: "Oh, I see you're accepting their offer."

"If I had thought ——"

"Nonsense. You're not a fool. What does it matter about the hand if only it's a helping hand? And you may be sure they'd never have made you the offer if they didn't need you badly. All the credit I claim is having the intelligence to enlighten their stupidity with the right suggestion."

In spite of himself Tetlow was falling under the spell of Norman's personality, of the old and deep admiration the lesser man had for the greater.

"Norman," he said, "how can you be such a combination of bigness and petty deviltry? You are a monster of self-indulgence. It's a mercy there aren't more men with your selfishness and your desires."

Norman laughed sardonically. "The difference between me and most men," said he, "isn't in selfishness or in desires, but in courage. Courage, Billy—that's what most of you lack. And even in courage I'm not alone. My sort fill most of the high places."

Tetlow looked dismal confession of a fear that Norman was right.

"Yes," pursued Norman, "in this country there are enough wolves to attend to pretty nearly all the sheep—though it's amazing how much mutton there is." With an abrupt shift from raillery: "You'll help me with her, Billy?"

"Why don't you let her alone, Fred?" pleaded Tetlow. "It isn't worthy of you—a big man like you. Let her alone, Fred!—the poor child is trying to earn her own living in an honest way."

"Let her alone? Tetlow, I shall never let her alone—as long as she and I are both alive!"

The fat man, with his premature wrinkles and his solemn air of law books that look venerable though fresh from the press, took on an added pastiness. "Fred—why can't you love her in a noble way—a way worthy of you?"

Norman gave him a penetrating glance. "I'm not trying to harm her. I give you my word. . . . Will you help me—and her?"

Tetlow hesitated. His heavy cheeks quivered. "I don't trust you," he cried violently—the violence of a man fighting against an enemy within. "Don't ever speak to me again." And he rushed away through the rain, knocking umbrellas this way and that.

About noon two days later, as Norman was making one of his excursions past the Equitable elevators, he saw Bob Culver at the news-stand. It so happened that, as he recognized Culver, Culver cast in the direction of the elevators the sort of look that betrays a man waiting for a woman. Unseen by Culver, Norman stopped short. Into his face blazed the fury of suspicion, jealousy and hate—one of the cyclones that swept him from time to time and revealed to his own appalled self the full intensity of his feeling, the full power of the demon that possessed him. Culver was one of those glossy black men who are beloved of women. He was much handsomer than Norman, who, indeed, was not handsome at all, but was regarded as handsome because he had the air of great distinction. Many times these two young men had been pitted against each other in legal battles. Every time Norman had won. Twice they had contended for the favor of the same lady. Each had scored once. But as Culver's victory was merely for a very light and empty-headed lady of the stage, while Norman had won Josephine Burroughs away from Culver, the balance was certainly not against Norman.

As Norman slipped back and into the cross corridor to avoid meeting Culver, Dorothy Hallowell hurried from a just-descended elevator and, with a quick, frightened glance toward Culver, in profile, almost ran toward Norman. It was evident that she had only one thought—to escape being seen by her new employer. When she realized that some one was standing before her and moved to one side to pass she looked up. "Oh!" she gasped, starting back. And then she stood there white and shaking.

"Is that beast Culver hounding you?" demanded Norman.

She recovered herself quickly. With flashing eyes she cried: "How dare you! How dare you!"

Norman, possessed by his rage against Culver, paid no attention. "If he doesn't let you alone," he said, "I'll thrash him into a hospital for six months. You must leave his office at once. You'll not go back there."

"You must be crazy," replied she, calm again. "I've no complaint to make of the way I'm being treated. I never was so well off in my life. And Mr. Culver is very kind and polite."

"You know what that means," said Norman harshly.

"Every one isn't like you," retorted she.

He was examining her from head to foot, as if to make sure that it was she, with no charm missing. He noted that she was much less poorly dressed than when she worked for his firm. In those days she often looked dowdy, showed plainly the girl who has to make a hasty toilet in a small bedroom, with tiny washstand and looking-glass, in the early, coldest hours of a cold morning. Now she looked well taken care of physically, but not so well, not anything like so well, as the women uptown—the ladies with nothing to do but make toilets; still, unusually well looked after for a working-girl. At first glance, after those famished and ravening days of longing for her and seeking her, she—before him in rather dim reality of the obvious office-girl—seemed disappointing. It could not be that this insignificance was the cause of all his fever and turmoil. He began to hope that he was recovering, that the cloud of insane desire was clearing from his sky. But a second glance killed that hope; for once more he saw her mystery, her beauties that revealed their perfection and splendor only to the observant.

While he looked she was regaining her balance, as the fading color in her white skin and the subsidence of the excitement in her eyes evidenced. "Let me pass, please," she said coldly—for she was against the wall, with him standing before her in such a way that she could not go until he moved aside.

"We'll lunch together," he said. "I want to talk with you. Did that well-meaning ass Tetlow—tell you?"

"There is nothing you can say that I wish to hear," was her quiet reply.

"Your eyes the edges of the lids are red. You have been crying?"

She lifted her glance to his and he had the sense of a veil being drawn aside to reveal a desolation. "For my father," she said.

His face flushed. He looked steadily at her. "Now that he is gone you have no one to protect you. I am ——"

"I need no one," said she, with a faintly contemptuous smile.

"You do need some one—and I am going to undertake it."

Her face lighted up. He thought it was because of what he had said, but she immediately undeceived him. She said in a tone of delighted relief: "Here comes Mr. Tetlow. You must excuse me."

"Dorothy—listen!" he cried. "We are going to be married at once."

The words exploded dizzily in his ears. He assumed they would have a far more powerful effect upon her. But her expression did not change. "No," she said hastily. "I must go with Mr. Tetlow." Tetlow was now at hand, his heavy face almost formidable in its dark ferocity. She said to him: "I was waiting for you. Come on."

Norman turned eagerly to his former friend. He said: "Tetlow, I have just asked Miss Hallowell to be my wife."

Tetlow stared. Then pain and despair seemed to flood and ravage his whole body.

"I told you the other day," Norman went on, "that I was ready to do the fair thing. I have just been saying to Miss Hallowell that she must have some one to protect her. You agree with me, don't you?"

Tetlow, fumbling vaguely at his watchchain, gazed straight ahead. "Yes," he said with an effort. "Yes; you are right, Norman. An office is no place for an attractive girl as young as she is."

"Has Culver been annoying her?" inquired Norman.

Tetlow started. "Ah—she's told you—has she? I rather hoped she hadn't noticed or understood."

Both men now looked at the girl. She had shrunk into herself until she was almost as dim and unimpressive, as cipher-like, as when Norman first beheld her. Also she seemed at least five years less than her twenty. "Dorothy," said Norman, "you will let me take care of you—won't you?"

"No," she said—and the word carried all the quiet force she was somehow able to put into her short, direct answers.

Tetlow's pasty sallowness took on a dark red tinge. He looked at her in surprise. "You don't understand, Miss Dorothy," he said. "He wants to marry you."

"I understand perfectly," replied she, with the far-away look in her blue eyes. "But I'll not marry him. I despise him. He frightens me. He sickens me."

Norman clenched his hands and the muscles of his jaw in the effort to control himself. "Dorothy," he said, "I've not acted as I should. Tetlow will tell you that there is good excuse for me. I know you don't understand about those things—about the ways of the world ——"

"I understand perfectly," she interrupted. "It's you that don't understand. I never saw any one so conceited. Haven't I told you I don't love you and don't want anything to do with you?"

Tetlow, lover though he was—or perhaps because he was lover, of the hopeless kind that loves generously—could not refrain from protest. The girl was flinging away a dazzling future. It wasn't fair to her to let her do it when, if she appreciated, she would be overwhelmed with joy and gratitude. "I believe you ought to listen to Norman, Miss Dorothy," he said pleadingly. "At any rate, think it over—don't answer right away. He is making you an honorable proposal—one that's advantageous in every way ——"

Dorothy regarded him with innocent eyes, wide and wondering. "I didn't think you could talk like that, Mr. Tetlow!" she exclaimed. "You heard what I said to him—about the way I felt. How could I be his wife?"

She looked at Norman. "Can't you realize ever that I don't want any of the grand things you're so crazy about—that I want something very different—something you could never give me—or get for me?"

"Isn't there anything I can do, Dorothy, to make you forget and forgive?" he cried, like a boy, an infatuated boy. "Tetlow, can't you help me? Tell her I'm not so rotten as she thinks. I'll be anything you like, my darling—anything—if only you'll take me. For I must have you. You're the only thing in the world I care for and without you I've no interest in life—none—none!"

He was so impassioned that passers-by began to observe them curiously. Tetlow became uneasy. But Norman and Dorothy were unconscious of what was going on around them. The energy of his passion compelled her, though the passion itself was unwelcome. "I'm sorry," she said gently. "Though you would have hurt me if you could, I don't want to hurt you. . . . I'm sorry. I can't love you. . . . I'm sorry. Come on, Mr. Tetlow."

Norman stood aside. She and Tetlow went on out of the building. He remained in the same place, oblivious of the crowd streaming by, each man or woman with a glance at his vacant stare.

XIII

THAN Fred Norman no man ever had better reason to feel securely intrenched upon the heights of success. It was no silly vaunt of optimism for him to tell Lockyer that only loss of life or loss of mind could dislodge him. And a few days after Dorothy had extinguished the last spark of hope he got ready to pull himself together and show the world that it was indulging too soon in its hypocritical headshakings over his ruin.

"I am going to open an office of my own at once," he said to his sister.

She did not wish to discourage him, but she could not altogether keep her thoughts from her face. She had, in a general way, a clear idea of the complete system of toll-gates, duly equipped with strong barriers, which the mighty few have established across practically all the highroads to material success. Also, she felt in her brother's manner and tone a certain profound discouragement, a lack of the unconquerable spirit that had carried him so far so speedily. It is not a baseless notion that the man who has never been beaten is often destroyed by his first reverse. Ursula feared the spell of success had been broken for him. "You mean," she suggested, with apparent carelessness, "that you will give up your forty thousand a year?"

He made a disdainful gesture. "I can make more than that," said he. "It's a second-rate lawyer who can't in this day."

"Of course you can," replied she tactfully. "But why not take a rest first? Then there's old Burroughs—on the warpath. Wouldn't it be wise to wait till he calms down?"

"If Burroughs or any other man is necessary to me," rejoined Fred, "the sooner I find it out the better. I ought to know just where I—I myself—stand."

"No one is necessary to you but yourself," said Ursula proudly and sincerely. "But, Fred —— Are you yourself just now?"

"No, I'm not," admitted he; "but the way to become so again isn't by waiting, but by working." An expression of sheer wretchedness came into his listless eyes. "Urse, I've got to conquer my weakness now, or go under."

She was eager to hold on to the secure forty thousand a year—for his sake no less than for her own. She argued with him with all the adroitness of a mind as good in its way as his own. But she could not shake his resolution. And she prudently desisted when he said bitterly: "I see you've lost confidence in me. Well, I don't blame you. . . . So have I." Then after a moment, violently rather than strongly: "But I've got to get it back. If I don't I'm only putting off the smash—a complete smash."

"I don't see just how it's to be arranged," said she, red and hesitating, for she feared he would think her altogether selfish in her anxiety. He certainly would have been justified in so thinking; he knew how rarely generosity survives in the woman who leads the soft and idle life.

"How long can we keep on as we're living now—if there's nothing, or little, coming in?"

"I don't know," confessed she. She was as poor at finance as he and had certainly not been improved by his habit of giving her whatever she happened to think was necessary. "I can't say. Not long, I'm afraid."

"Six months?"

"Oh, no. You see—the fact is—I've been rather careless about the bills. You're so generous, Fred—and one is so busy in New York. I guess we owe a good deal here and there and yonder. And—the last few days some of the tradespeople have been pressing for payment."

"You see!" exclaimed he. "The report is going round that I'm ruined and done for. I've got to make good. If you can't keep up a front shut up the house and go abroad. You can stay till I've got on my feet again."

She believed in him at bottom. She could not conceive how appearances and her forebodings could be true. Such strength as his could not be overwhelmed thus suddenly, and by so slight a thing!—by an unsatisfied passion for a woman, and an insignificant woman at that! For, like all women, like all the world for that matter, she measured a passion by the woman who was the object of it instead of by the man who fabricated it. "Yes—I'll go abroad," said she hopefully.

"Quietly arrange for a long stay," he advised. "I hope it won't be long. But I never plan on hope."

Thus, with his sister and Fitzhugh out of the way and the heaviest of his burdens of expense greatly lightened, he set about rehabilitating himself. He took an office, waited for clients. And clients came—excellent clients—came and precipitately left him.

Continued on Page 68)

"You are to Pay Me Forty Thousand a Year For Five Years"

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Postal Rates and Freight Rates

WHEN the railroads proposed to increase freight rates something like ten per cent on certain classifications in certain sections of the country, the Government promptly and properly intervened with a bill for injunction, requiring the roads to go before the Interstate Commerce Commission and submit strict proof that they could not earn a fair profit on the old rates. The hearing continued for months. Every item in the detailed and voluminous evidence submitted by the roads was weighed and sifted. Finally they were forbidden to advance rates.

Suppose, now, that the railroads had proposed to increase transportation charges on a certain classification—to wit, periodical publications -not ten per cent, but between two hundred and three hundred per cent. Suppose the highest railroad authority had come into court and said: "Our accounting system is so antiquated, confused and inefficient that it is impossible for us to tell what any branch of our service is earning or losing." And when the highest authority had made that declaration, suppose the roads had said: "But we insist upon raising magazine rates two or three hundred per cent." Finally, suppose some magazines had been active in criticising the railroads.

What, under such circumstances, would the Government have said to the proposed increase? What would the public have said?

The Post-office has never been anybody's business in particular. For a century it has grown in the most haphazard, happy-go-lucky manner. After a recent careful investigation by two firms of expert accountants, the chairman of the Senate Committee on Post-Offices and Post Roads said it was impossible to tell what any branch of the service was earning or losing. Postmaster-General Hitchcock insists that the loss arises from handling periodical publications, which constitute about one-fifth of the second-class mail. But not from all of them; some he would exempt. Only from some of them—in the main, namely, from those of national character and circulation. The particular sort of magazines upon which the Postmaster-General thus fixes the postal deficit happens to be the particular sort that engages more or less in political discussion and, as a rule, has failed to admire the Postmaster-General's school of politics.

The Railroad Evolution

IN 1878, when the Kansas Pacific Railroad was staggering on the verge of insolvency, the elder Gould bought at nominal prices a large amount of its stock and proposed to consolidate the practically bankrupt concern with Union Pacific, which also was under his control and was in a flourishing condition. Boston directors of Union Pacific demurred, whereupon Mr. Gould threatened to build a rival road to the Coast. Asked on the witness stand what effect this rival line would have had on Union Pacific, he replied, "It would have destroyed it."

The consolidation of Union Pacific and Kansas Pacific went through, vastly to Mr. Gould's individual profit; but out of his threat to build a rival line the Missouri Pacific finally grew. Recently the younger Gould retired more or less gracefully from control of Missouri Pacific, handing the same over to a mighty financial coterie, composed mostly of Kuhn, Loeb & Company and Standard Oil interests.

Such has been the evolution of railroading in a generation. No more dashing free-lance operators like the elder Gould need apply. No more threats of rival roads will be tolerated. The day of personal exploitation has gone by. To command capital is now the very staff of life for a railroad and no more capital is to be had for competitive or merely individual exploits. It is to be had only by subscribing to the constitution and by-laws, paying the initiation fee, checking all hand baggage in the ante-room, and dutifully taking the precise seat that has been allotted to you in the big tent.

Steadily the railroads draw together in larger and larger units under the intelligent auspices of the great finance houses that are running the big tent.

What the Railroads Get

THE prayer of the railroads to increase freight rates has been denied absolutely by the Interstate Commerce Commission, but the substantial advantage of this long investigation remains, we believe, with the roads.

It is difficult to understand how Wall Street could have made up its astute mind that the commission was going to authorize an increase in rates when, during the period covered by the investigation, net earnings of railroads, after all expenses had been paid, were greater than ever before. In view of that simple and conclusive fact, a wholesale increase in rates at this time would undoubtedly have provoked great dissatisfaction; and great public dissatisfaction is a highly unprofitable thing for railroads.

On the other hand, the arguments and evidence offered by the roads will, we feel sure, give the general public a juster idea than ever before of the tremendous importance of the transportation industry and of the conditions under which it is carried on. That the railroads cannot be crippled without great harm to the country will be understood better than ever before, and mere haphazard legislative experiments with railroad rates will be discouraged.

Between 1890 and 1900 the average freight rate declined from nine and a quarter to seven and a quarter mills per ton per mile. Since 1901 it has remained nearly stationary at seven and a half mills; but in this period the gross revenue per train mile has largely increased, and in 1907—the ante-panic year—the net revenue per train mile, after deducting expenses, was seventy cents against sixty cents in 1901, although cost of labor and materials had increased and the average freight rate had remained practically stationary. Also the number of train miles had greatly increased. Undoubtedly, stable rates at about the present level are all that the railroads need in order to be prosperous. If one result of the big investigation is to forbid an increase, another result will be to discourage agitation for decreases. The investigation tends to clear the air and give the railroad industry a stabler basis.

Conservatism and the Referendum

THE referendum, to which Conservatism in this country points with alarm and horror, is apparently becoming a staple plank in the platform of Conservatism in England. Mr. Balfour, leader of the Conservative party, has again advocated it, recently declaring before the Constitutional Club that the referendum should be made a permanent feature of the British Constitution.

English Conservatism in the House of Commons is confronted and far outnumbered by an alliance of Liberals, Laborites and Irish Nationalists. Undoubtedly a good many Liberal voters are not especially infatuated either with Labor or with Home Rule for Ireland. Some parts of the Liberal program are obnoxious to many Irish voters; other parts arouse no enthusiasm among Labor voters. It is quite possible, in fine, that this Parliamentary coalition might put through measures from which many of its individual constituents would dissent, and that this dissent among the coalition's constituents, combined with the nearly unanimous dissent of Conservative constituents, would be sufficient to beat the measure on a direct appeal to the country. Hence Conservative advocacy of the referendum in England.

Our Conservatism sees far greater chance of success through legislative combinations than through direct appeals to the people. Hence Conservatism's abhorrence of the referendum in the United States. Conservatism gives a different explanation; but this is the true one.

Improving Society Reporting

THE Amalgamated Order of Society Reporters and Social Secretaries is under lasting obligations to Senator McCumber, of North Dakota, for an invention that will, we believe, vastly increase the order's efficiency.

The grand object of chronicling the Four Hundred's doings in the press is to impress and dazzle the common mind, but this object largely misses fire because the language employed is really incomprehensible to the common mind. For example, a statement that Mrs. Bullion spent ten thousand dollars on a dinner for a small company simply dazes the vulgar reader, because it is impossible for him to translate ten thousand dollars into terms of food and drink for a score of persons.

But now comes Senator McCumber, describing the sojourn of an opulent Washingtonian in the metropolis. His cab from the station to the hotel, says the Senator, costs six bushels of oats, and he gives the driver a half-dozen cabbages as a tip; his breakfast costs a quarter of a ton of hay, and he tips the waiter a bushel of potatoes; his room costs one-half a car of turnips *per diem*.

Now, this is society reporting in intelligible terms, and if social secretaries are as open-minded to improvement as we think they are they will quickly take the hint. Hereafter, the items that they transmit to the press will be like this: "Mrs. Bullion entertained at dinner last evening. Covers were laid for twenty. The guests consumed seven hundred and sixteen tons of baled hay. The decorations alone amounted to twenty-four head of fat three-year-old steers. The hostess wore thirteen carloads of alfalfa." The vulgar mind will then have facts it can understand.

A Check in Gold Production

FOR thirty years, from 1861 to 1891, there was no increase in the world's production of gold. Then African mines began yielding important quantities. Since then, 1910 was the first year in which the world's production of the precious metal failed to increase, excepting the Boer war period when the African supply was largely cut off. In 1890 Africa produced gold of the value of ten million dollars. The output mounted year by year, excepting the war period, until in 1909 its value was a hundred and seventy-five million dollars. This African increase constituted half the total increased production of gold in the world during that time, and in the five years ending last December Africa produced nearly forty per cent of the world's total supply of gold. Since 1896 the African output has quadrupled, and many economists agree that this has had an important effect in raising commodity prices and increasing the cost of living. Last year the Rand's increase was only nominal, due in part to running into poorer ores on the lower levels, and the world's production of gold was practically no larger than in 1909.

Direct Election of Senators

WHILE the Senate debated submission of the Constitutional amendment for direct election of its members by popular vote, the British Parliament was assembling to decide how and to what extent the veto power of the House of Lords should be limited. A point urged against the proposed amendment, in the Senate debates, was that direct election of members of that House would weaken our celebrated "check and balance" system of government. The grand model for that system, it is well known, was found by the Fathers in Montesquieu's notion of the British Constitution, and it has often been pointed out that Montesquieu's notion was erroneous, for in England there was no such sharp division of the powers of government as he imagined. Since his day the executive branch of English government has been quite swallowed up in the legislative branch. A majority of the House of Commons governs both executively and legislatively, except for such check as may be imposed by the House of Lords, and there is little doubt that at the present session of Parliament the power of the Lords to impose a check upon the Commons will be much limited. It may indeed practically disappear. It is rather odd that, a century and a quarter after the Revolution, England is less afraid of actual government by the people than we are.

A Banking Innovation

THE standard method of employing accumulating bank reserves in times of ease has been to lend them on the Stock Exchange at whatever rate speculators were pleased to pay. Often the banks have loaned on the Exchange for less interest than they were paying to depositors. This stimulated speculation. Being duly stimulated, speculation created a demand for money that presently enabled the banks to lend their surpluses at profitable rates.

This method still obtains; but recently, for the first time within our recollection, three or four big banks have refused to feed the Stock Exchange with money on its own terms. They have said, in effect: "We will keep surpluses idle in our vaults until you are ready to pay us at least two and a half per cent for them." This method also tends to force interest rates up to a profitable level, but without unwholesomely stimulating speculation. Incidentally it costs the banks something, for they have to forego one and a half or two per cent interest on the reserves that they are withholding. The unholy alliance with speculation, by which bank surpluses are periodically handed over to the stock market for stimulating purposes, can hardly be effectually broken except by some such reorganization of the banking system as Senator Aldrich's plan outlines.

WHO'S WHO—AND WHY

The Darling of Destiny

EVER since the Mayflower came in, loaded to the guards with ancestors, until the present day—when many descendants are frequently loaded to the guards also—distinguished persons have hopped up here and there, from time to time, and advised all others, except their immediate families, to go West.

The response has been general. People have been going West ever since there were any people here or any West to go to. The result has been all that the enthusiastic and crowded seers in the East predicted, albeit some persons did not pick the right portion of the West to illuminate with their presences and might as well have stuck around in the effete East.

There have been numerous cases, however, where a young man, fired with ambition, or fired by his stern parent, has chosen the exact psychological moment and landed in the exact psychological spot. Running rapidly over the names of those hardy pioneers who invaded the Occident, accumulating there the increment, or the acquaintance, or the influence to get back East and spend or use the same, there is none who seems to have chosen his point of debarkation from a transcontinental train with better judgment than the Honorable Willis Van Devanter, recently made an Associate Justice of the Supreme Court of the United States

When, in 1884, the young Van Devanter decided that Marion, Indiana, was too small to utilize the combined legal abilities of himself and the elder Van Devanter, and having failed in an attempt to make the name and style of the firm Van Devanter & Father, he did not choose the booming Dakotas, nor yet the balmy Pacific Slope, as the field of his future endeavors. Procuring a railroad map, he studied it long and carefully. He was attracted by the name Cheyenne. "Here," he said with an air of conviction, "is the place I shall put on the map"; and, bidding an affectionate farewell to his family and all the old friends in Marion, he went to Cheyenne, leaving home just previous to the time when Doctor Burchard handed James G. Blaine that immortal lemon in a speech that was well meant—so they say.

There is eminent authority for the statement that a divinity "shapes our ends, rough-hew them how we will"; and, substituting the word destiny for divinity, there is no disputing the fact that destiny works longer and with more skill in shaping the pedigerous ends of most of us than the cranial. There certainly can be no doubt that destiny was working overtime when she landed the young Van Devanter at Cheyenne. He might have gone to Boise or to Salt Lake or to Denver, but he didn't. Instead, he went straight to Cheyenne and opened an office for the general practice of the law. Having responded to this first hunch by destiny, that pleasant appendage to a man's future never deserted him. She remained on the job. And now you observe in all pictures of the United States Supreme Court a robust, gray-haired man standing in the back row, somewhat to the right of the Chief Justice—and that man is the very person who picked Cheyenne for his.

In the Court of Last Resort

OF COURSE a good many other men have picked Cheyenne from time to time, but they did not bring destiny in as a part of their baggage. Let us examine into the case of young Van Devanter. Previous to his arrival by some years there appeared in Cheyenne one Francis Emroy Warren, a farmer and stock-raiser from Massachusetts, who had been a soldier in the Civil War. After him there came one Clarence Don Clark, from Iowa, but originally from Sandy Creek, New York. These two had heard that go-West advice and had heeded it. Time passed on and Francis Emroy Warren and Clarence Don Clark, shouting the battlecry of freedom and being loyal to the tenets of the Grand Old Party—not so old then as it is now, nor showing its age so much—came to be commanding figures in the politics of the territory and state. Naturally the young Indianian, Van Devanter, coming from a state where everybody is a politician, mixed in politics. Naturally, as he was a bright and capable young lawyer, he allied himself with the men who were running things. Naturally, as he was right-minded and clear-headed, he stood by through all sorts of fights; and naturally Warren and Clark and the others of their side liked him.

It wasn't long before Van Devanter was city attorney. He progressed to the territorial legislature; and, five years after he had picked Cheyenne, President Harrison picked him for chief justice of the territory. When Wyoming came in as a state he was continued by election, but soon resigned to practice law and politics. He was chairman of the state committee in 1892, a delegate to the Republican national convention and member for Wyoming of the Republican national committee in 1896. Meantime Warren and Clark had been made United States Senators.

He Had the Quality of Being Able to Get at the Nubbin of a Question

Serious and Frivolous Facts About the Great and the Near Great

Van Devanter thought he would like to come to Washington; and his old friends, Warren and Clark, fixed it for him. President McKinley made him an assistant attorney-general and assigned him to the Interior Department. This was in 1897. Van Devanter remained there until 1903, when a vacancy occurred on the bench of the Eighth Judicial Circuit; and Warren and Clark fixed that for him too. Time passed on. Warren came to be chairman of the great Senate Committee on Military Affairs and Clark to be chairman of the great Senate Committee on Judiciary.

There was destiny, bigger than a house; for, when there appeared a vacancy on the bench of the United States Supreme Court, Warren and Clark marched boldly to the front with the result that the young man from Indiana who picked out Cheyenne is now an Associate Justice—one of the nine members of the greatest court in the world. This proves to all ambitious young men that there are but two things to do if they have the stuff in them. The first is to hook up with destiny; and the second is to let destiny land you in the state where live two men who are going to be tremendous powers in the United States Senate. Simple, is it not?

There is no denying this story would be more impressive if young Van Devanter, having studied law back in Indiana with his book on the handle of the plow, or by the light of a pineknot or a tallow dip, had walked into Cheyenne and taken up the struggle against fearful odds. Van Devanter didn't do that.

He rode into Cheyenne in a sleeping car and had a lot of letters of introduction in his pocket. Moreover, he studied law at the Cincinnati Law School and didn't have to work for his board. His father had a good practice in Marion and young Van Devanter could always write home for a remittance—and get it.

He didn't care particularly about studying law. After he had put aside his childish enthusiasms for being a fireman, a policeman and an engineer, he settled into the conviction that the career for him was to be a farmer and pass a luxurious existence in endlessly breaking colts. That, he thought, was about all any person could get out of life. Still, he was persuaded to go to the law school; and when he got there he discovered that, though breaking colts is a most enticing occupation, the law has some advantages in the way of compensation and renown. So he broke one final colt and then dug into his books.

It wasn't long before the professors at the law school discovered this young Indianian had a most excellent legal mind. He stood away up in his classes. He had the quality of being able to get at the nubbin of a question, to discover quickly the underlying principles of law and to state his conclusions in clear, terse English.

The variety of his practice in Wyoming, as city attorney and judge, and his knowledge of politics and political conditions, made him of inestimable value to the Government when he was in the Interior Department and in charge of the legal end of that enormous institution.

This experience, in turn, brought him to the United States circuit bench with an equipment that gained him instant recognition as one of the ablest of that body of able jurists; and the experience on the circuit bench, combined with the ripened abilities of his strong mind, fitted him for his elevation to the United States Supreme Court, where, as he is but fifty-two years old, he will undoubtedly have many fruitful years of useful and brilliant service.

Mr. Justice Van Devanter looks like a Western man and acts like one. He is active, virile, alert—although not quick of speech. He is good-looking, good-humored and most companionable. He is an earnest student and a prodigious worker. Although he is essentially a jurist, he keeps closely in touch with every phase of life and is much more human that the usual lawyer in whom the judicial temperament predominates. He is an outdoor man, who rides, hunts, rides, plays golf and has fun. And he is glad he picked Cheyenne.

Hard Luck

A PARTY of Chicago capitalists started to inspect some coal lands in West Virginia. They sat up most of the night in their private car and arrived early in the morning at their destination. They were pretty seedy and some one proposed a gin fizz before breakfast. Everybody thought this a good idea and they filed into a gin-fizz emporium. Nobody was there but the cleaner.

When the Chicago men told what they wanted the cleaner said he didn't know how to make gin fizzes, but all the ingredients were there and they could make them themselves and pay what was right. One of the party volunteered, but could find no eggs.

"Wait a minute," said another. "I saw a whole basketful of eggs down here in a restaurant window. I'll get a dozen."

He hurried out and the others stood around talking of how good those gin fizzes would taste. Presently the man came back with the eggs. The man who was to make the fizzes took an egg and hit it on the edge of a glass to break it. The eggs were hard-boiled!

In Search of Sympathy

WHEN James L. Pugh, of Alabama, was in the Senate he appeared in the cloakroom one day with a small satchel in his hand.

"Where are you going, Pugh?" asked Senator Ingalls, of Kansas.

"Down to Alabama," Pugh replied. "My son writes me they are having a hard time down there with those Populists, and I'm going to see about it."

"Oh, ho!" said Ingalls; "so the Populists are beginning to bother you, too, are they? A good deal like Kansas, I suppose."

"I don't know," Pugh answered; "but my son writes me about them, and I have got to find out."

"What are you going to do?" asked Ingalls.

"Well," replied Pugh, "if they are as bad as my son writes I guess I'll join them."

An Intelligent Suit-Case

WILBUR D. NESBIT, the poet, is a favorite after-dinner speaker and toastmaster in Chicago and vicinity. A few weeks ago he had four dinners in one week, four in the next week and three in the week following.

Nesbit lives in Evanston, and his habit is to take his performing clothes in to town with him, check his suit-case at his club, change there and go to the dinner and proceed homeward afterward with the day suit in the grip.

A few mornings ago he was engaged at his home in his usual work of putting his first-part clothes into his suit-case when his wife asked him what he intended doing that night.

"I have to make an after-dinner speech downtown," he told her.

"I thought so," replied Mrs. Nesbit. "I notice of late that when you get up in the morning that dress-suit-case of yours runs out of the closet, barks and wags its tail."

Lyrics of a Lobster

By Berton Braley

DECORATIONS BY GAYLE P. HOSKINS

I. IN WHICH OUR HERO EXPRESSES A DETERMINATION

I'VE worked out here and I've got my stake,
And I'm ready at last to make a break
From a dinky job and a burg of jays,
Where the Reubens come and the Hayseed strays.
I'm off—with a grin and a brand-new trunk—
To the bright white lights, where the fizz is drunk;
I've got some coin and I'll spend it too,
Where the pace is fast and the shows are new.

Take it from me—and I ought to know—
This village thing is a trifle slow.
I'm sick of life 'mid the "leafy lanes,"
Where the chief event is the passing trains.
This peaceful hamlet may strike you great;
You can have my share—for I'll tell you straight
I'm going forth to the city's glare;
There's a thing or two you can do down there.

II. IN WHICH OUR HERO REQUESTS COMMENT ON HIS APPEARANCE AFTER HIS ARRIVAL IN THE CITY

Take a swift look at my scenery—
Ain't I the Grandest there is?
Me—who once hashed in a beanery—
Putting the swells on the friz!
Lid from the nobbiest battery;
Shoes—well, I guess they will pass.
Friend, I'm not looking for flattery;
Still, don't you think I am Class!

Say, when I prance on the Avenue,
Fairies will pipe as I stroll.
"Ah," they will murmur, "we have a new
Gentleman here—with a roll.
Isn't he simply delectable!
Phyllis, I think he's a Dream.
Rich—and I'm sure he's respectable."
I'll be a regular scream!

Take it from me—don't be cynical—
Harry Lehr's wiped off the map.
I am the top of the pinnacle—
I am the swell little chap.
Clothes like the glory of Babylon!
Guess I won't kill 'em for fair;
I'll be the subject they gabble on—
Me—say, believe me, I'm There!

III. IN WHICH OUR HERO DESCRIBES A MILD BUT EXPENSIVE ORGY

I must admit that I am sure the goods—
"The ponies" canter up when I am near;
There isn't any baby in the woods
That doesn't throw me kisses when I'm here.
You see that broiler—third one from the left?
I took her out to supper Tuesday night.
She isn't much for tallness or for heft,
But she has got a healthy appetite.

It makes me faint and dizzy when I think
Of how she got the menu on my bill,
We didn't have a thing but wine to drink;
I hope I'm not a pikerino; still,
I can't deny I staggered at the check;
It made an awful cavern in my purse.
I thought myself a flat financial wreck.
But I'm a sport—I guess it might be worse.

And, after all, the little kid was nice.
I hate to boast, but I'm a hit with her;
So what's a supper, even at the price?
A "bag of shells"; a trifle, as it were.
Aw, now; aw, look! She's giving me a smile—
Well, maybe I'm a fizzle, cully—not!
I tell you I'm a winner—and in style—
A regular young devil; that is what!

IV. IN WHICH OUR HERO EXPRESSES A FEW BACCHANALIAN SENTIMENTS AND PAYS THE BILL—AS USUAL

Fill 'em up, fellows; yes, fill 'em again!
Lift up your drinks and we'll "kill 'em" again—
Into our throats we will spill 'em again;
No one should ever be dry!
This takes the thought of your troubles away,
Makes 'em to vanish like bubbles away—
Smooths all life's prickles and stubbles away—
Makes you a glad little guy!

Fill 'em up full to the brim of the glass,
Till there's a bead at the rim of the glass.
Then—why, you alter the trim of the glass:
Tilt it—and where is the drink?
This will transmute leaden metal for all,
Clarify Fate's muddy kettle for all,
Fill 'em up full; I will settle for all—
I am the boy with the chink!

Each of you chaps is a friend to me now,
Ready to touch me or lend to me now.
Barkeeper, kindly attend to me now—
Fill up the glasses, I pray.
Boys, you're the finest that ever I've met,
Gangs in all lines of endeavor I've met,
Nary a bunch half so clever I've met—
Have a good drink—and I'll pay.

V. IN WHICH HE WONDERS AT THE WAYS OF THE RURALIST

Say, but some villagers think they're wise!
It's funny the way these country guys
Will blow in here
With a new valise,
With some brand-new gear
And a brand-new crease
In their trousers legs; and a foolish grin,
And make a bluff to butt right in
And take a hand in this Broadway game
And train the animals till they're tame.

Those innocent little country mokes
Are awful jokes to us city folks;
For they try to fly
A lot too high,
And they think they make
A fearful hit;
That they've got the goat
Of the Broadway vote—
Till their pinions break
And they hit—the grit.
But they never learn how foolishly
They acted here, and they can't quite see
Why they aren't as hep as you or me.

But how can you hope to put them wise?
They're nothing at all but country guys.

VI. IN WHICH OUR HERO RHAPSODIZES A RHAPSODY

Lillian Russell ain't in it,
Margaret Sylva's a shine;
They can't compare for a minute,
Not with this "latest" of mine.
Sure, she is only a show-girl,
Hasn't a speech in her part;
But she's a Queen, and there's no girl
Has such a grip on my heart.

She has the queenly demeanor,
She has the looks and the clothes;
People all stare when they've seen her—
She's the "big smoke" where she goes.
Calls me pet names like *"Ma cherie"*;
Maybe she's playing the game
Just like the fair Cavalieri—
Well, I would bite, just the same.

VII. IN WHICH FORTUNE SMILES ON OUR HERO

Glue your peepers on this wad.
Something pretty nifty!
No, I didn't pinch and plod,
And I wasn't thrifty.
What's the use to work and toil—
Such a life is narrow—
When a gink can grab such spoil
Merely playing faro?

Yep, I seemed to know each card—
Simply never missed 'em;
It was not so very hard,
For I played a system.
You should see the dealer flinch
When the game was finished
And I left him—what a cinch!—
With his pile diminished.

Well, it's me to celebrate,
And I'll do it—plenty!
Blow myself for something great,
Though it costs me twenty.
Take some filly out to feed;
Fizz will sure be flowing.
Say, I guess I'll show some speed
When it comes to blowing.

VIII. IN WHICH OUR HERO IS STUNG

These gambling joints are bad:
Somebody ought to squeal.
You get a crooked deal—
They should be pulled, by Gad!

They've marked you in advance;
They rob you, left and right;
A man's a fool to bite—
He hasn't got a chance.

I guess I ought to know
The way the thing is worked;
I played, and I was burked—
They got me for my dough.

I thought that I was wise,
I said I had 'em beat;
But I was just their meat—
The kind they highly prize.

And now I'm on the rocks.
I've learned my text, you bet;
I've finished with roulette,
I'll shun the faro box.

And yet, I sort of think
That, if it weren't a frame,
I sure could beat that game—
And put it on the blink.

I'll have some money soon
And find my feet again.
Say, could you slip me ten
Until tomorrow noon?

IX. IN WHICH HE MAKES BRIEF COMPLAINT OF LACK OF FUNDS

Say, listen; do I look an Easy Mark?—
The Kind that needs a Guardian after dark?
Well, if I do, my Looks are true enough.
Come, listen to my story, Kiddo—hark!

It started early. Number 1 was Phil;
He told me of his Troubles, Bo, until
The Tears were on my eyelids. Did I fall?
I tumbled for a whole Ten-Dollar Bill.

He must have told the bunch, for One by One
The others came and tapped me for the Mon;
Their Tales of Woe would melt a solid Stone,
And I'm no Granolithic Image, son.

And now that I have staked 'em, in my Brain
A little Imp keeps chirping: "Stung Again'
How oft hereafter shall you search the streets
And all the Hang-outs?—but for Them in Vain."

So that is why, with pale and Fevered Brow,
I'm talking like a Rubaiyat just now.
My roll is disappearing day by day—
I've got to get it fatter, pal, somehow.

And so, old man, I thought I'd come to you.
I've helped you out sometimes, and so I knew
That you'd accommodate me with a "V"—
Well, see him beat it!—he's a Grafter too.

X. IN WHICH OUR HERO DILATES ON THE EASE OF GETTING MONEY

Listen, kid: I took a flutter
On the ticker—soft as butter!
Easy? Well, I'd rather sputter—
Candy from a kid.
Reg'lar plum tree—and I shook it;
It's a shame to overlook it.
Any one can beat that book; it
Surely can be did!

I had inside information
On each deal and combination:
Well, you grasp the situation—
See it by my grin
It's a cinch, a pipe; why, sonny,
It's so simple it is funny—
It is just like finding money.
Win?—of course I win.

Coin—well, let the dub geeks earn it;
But no work for me—I spurn it.
When the game's like this I learn it—
That's the proper hunch.
Who would toil, when by the flicker
Of the merry little ticker
He can make his wad much thicker?
Why not grab a bunch?

XI. IN WHICH HE PROCEEDS TO CELEBRATE THE ACQUISITION OF A BOUNTEOUS ROLL BY ITS DISTRIBUTION

That wasn't a comet you chanced to see
Burning up Broadway at half past three—
That meteoric,
Highly caloric,
Palpitant purple mist was Me.

Me—with a roll that would choke a cow
A tall silk tile on my marble brow,
Playing the spender
In quite some splendor,
While every one caroled: "Who's loony now?"

Me—with a Chicken on either arm,
Spending a roll that would buy a farm;
Me and the broilers
Waking the toilers—
Keeping the trail and the waiters warm.

Me—with a package that was a peach,
A wish to sing and to make a speech,
Recite a poem,
Or rise and show 'em
The kind of sermon that I could preach.

That wasn't the comet; but it was Me
At the latter end of a gorgeous spree.
It wasn't the comet;
Oh far, far from it—
It made the comet look foolish—see?

XII. IN WHICH HIS LUCK DESERTS HIM AND HE TELLS HIMSELF A FEW UNPLEASANT TRUTHS

You poor fool dub! You have spent your dough,
You have blown the coin that you had to blow;
You've bucked the market, your purse is flat.
And, now that you don't know where you're at,
You're wishing you'd had more sense, I know.

Don't smirk at me in the mirror! Oh,
You're sorry, of course; it's always so.
But that roll you had—well, where is that?
You poor fool dub!

You wanted to go where the others go,
You wanted to sport in the "glare and glow";
Your wad and your silly head were fat
And you thought that life was one steady bat,
And you wouldn't stop when your friends yelled "Whoa!"
You poor fool dub!

MORE AFTER THE SAME MANNER

You make me sick! On the dead you do.
You'll blame it on to the city too.
But it isn't the city's fault, old chap;
The city isn't a snare or trap
For the guy whose label is good true-blue.

There's plenty of chance for such as you
If you jump right in with the working crew.
But You wanted to hit the pace, you yap!
You make me sick!

You're broke, you're busted, without a sou;
A nice, sweet morsel That is to chew!
You ought to be given a good swift rap
On the softest part of your worthless map.
You're the biggest boob that I ever knew!
You make me sick!

XIII. IN WHICH HE GETS A SHARP JOLT WHEN HE GOES TO HIS FRIENDS FOR ASSISTANCE

Nice little gang I've been traveling with!—
Guys that I thought were my kin and kith
Showed me that gratitude's only a myth.

Oh, they were kind when "yours truly" was flush;
Glad-handed Willies all came in a rush.
Now that I'm broke, they're "So sorry; but——" Slush!

Fed 'em and filled 'em with plenty of drink,
Lent 'em my clothes and my rooms and my chink.
Now that I'm broke, do they help? I don't think!

Tapped 'em today for a loan or a lift;
Some of 'em snickered and some of 'em sniffed—
Every blamed one of 'em turned me adrift.

Loafers; that's all—simply loafers and bums!
"Friends" while you're buying 'em dinners and Mumms—
Quitters for fair when the reckoning comes.

Flush—there's a smile; when you're broke—it's a sneer,
That is a lesson I'm learning right here.
Take it from me that the price is too dear!

XIV. IN WHICH A LITTLE MORE COLD, HARD EXPERIENCE COMES HIS WAY

I'm not a hit in my latest skit
Called, Busted: but Handsome Still.
I'm wholly lost in an awful frost;
I'm the "chaser" upon the bill.
My friends all flee when they notice me
And the broilers and show-girls hike;
They have no time for a poor old lime—
A piker who cannot pike!

You don't "belong" when your luck goes wrong,
You're only a butter in,
And you get the shake when you lose your stake
And the hard, lean days begin.
But I wish I'd found one friend who's sound
In all of this shoddy jam;
I hate to leave when I must believe
That each of the bunch is sham.

XV. IN WHICH THE LOBSTER DECIDES TO GO HOME

I'm through with the white lights, the dazzle of night lights,
It's me for the right lights of home;
The lights that shine trimly, not glaring or grimly,
But primly and clear through the gloam.

GRASP a pencil well back from the point and draw several parallel lines. Straight lines show steady nerves and muscular control. Wabbly lines show a generally over-wrought condition of nerves or digestion, or both. If this is due to coffee, try—

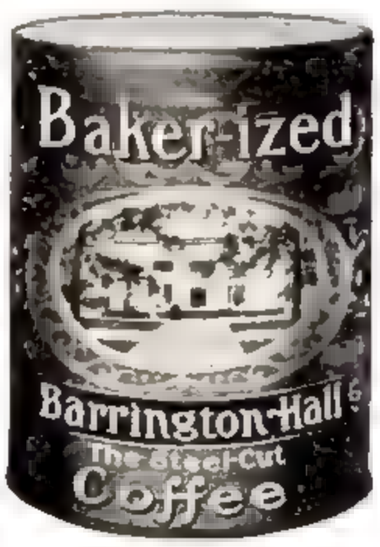
Barrington Hall
The Baker-ized Steel-Cut Coffee

Baker-izing improves coffee in three distinct ways.

First, the coffee berries are split open by a special machine and the chaff is blown away as waste.

Coffee chaff can be seen in any coffee when ground. It is an impurity and contains tannin. Brewed alone it is bitter and weedy. It doesn't help the coffee flavor, and is not good for the human system.

Sealed by us



Opened by you

The coffee then passes through steel-cutters in order to secure pieces of as nearly uniform size as possible without dust. You can brew uniform pieces uniformly to the exact strength desired. No small particles to be over-steeped and give up bitterness and tannin. No large grains to be wasted by under-steeping.

Therefore, a pound of coffee *Baker-ized* will make 15 to 20 cups more than a pound of ordinary coffee—because you get all the flavor from every grain.

Coffee dust is the result of grinding crushing in a mill. You can see it in the cup before you add the cream. It makes the coffee muddy, its flavor woody, and it is indigestible. You won't find this dust in *Baker-ized* Coffee.

Trial can free

Don't take our word for it—or the word of the thousands who drink it regularly without harm or nervousness.

Try it yourself! A trial can **free**. A pound at your grocer's at 40 to 45 cents, according to locality. In sealed tins only

BAKER IMPORTING CO.
116 Hudson Street
New York, N.Y.

Baker Importing Company
New York
Minneapolis

Please send me free sample can, enough to make 6 cups of Barrington Hall Coffee and book let The Coffee Without A Regret. In consideration I give my grocer's name on the margin.

Name .....

Address .....

BH BH BH BH

I thought I would set 'em a pace that would fret 'em—
On Broadway I'd get 'em to stare;
I made the big blow, I was all to the showy
But Broadway don't know I was there.

I thought I'd be noted a "bondholder bloated,"
Of spendthrifts be voted the prince.
I tried to be breezy and merely was easy—
I've found I'm a cheese, I'm a quince.
When woe overtook me the women forsook me,
The men overlook me—or stall.
No one's to be trusted; I'm sick and disgusted—
A Lobster that's busted—that's all.

XVI. IN WHICH HE FINDS A TRUE HEART, EVEN IN THE VICINITY OF THE GREAT WHITE WAY

Did I say that in the city
Folks had neither faith nor pity?
Did I objurgate and slam 'em?
Did I roast 'em? Did I damn 'em?

Well, it's all a foolish lie; it
Isn't true—and I deny it.

Hate the town? Not for a minute;
For I've found *one* person in it—
One who doesn't jeer and flout me
When I have no cash about me;
One who tries to make things brighter
Now I'm sort of blue and fearful;
One who makes my heart much lighter
And the outlook almost cheerful;
One to whom I'd hardly spoken
Till my run of luck was broken;
One I'd never wined or treated
In my days of superheated—
That means "feverish"—existence;
One who'd lingered in the distance
When I seemed to want assistance
Just to get my roll expended.
But, when all that game was ended,
One who said: "Brace up, old fellow!
Everybody isn't yellow.
You're a decent little sinner;
Let me take you home to dinner.
Come with me and meet my mother;
Get acquainted with my brother—
He may know some job or other."

I appreciate it fully.
Let me tell you, she is bully!
She? Why, sure; her name is Sadie—
She is just a chorus lady;
Not a "pony" or a show-girl;
But a kind-you-used-to-know girl;
Sort of comforting and witty,
Wise, and full of life, and pretty.
. . . . . .
Why do people knock the city?

XVII. IN WHICH HE CHANGES HIS MIND—THERE'S A REASON

I'd said I'd go back
On the homeward track,
But I've shifted the rudder and changed my tack.
And I'm going to stick
Where the crowd is thick—
Not quit the game 'cause I've lost one trick.

It's the guys who stay
That make it pay
If they shun the lure of the Great White Way;
If they shake the mokes
And the Broadway soaks,
And run with the decent sort of folks.

For if you're inclined
You can always find
Plenty of people of just that kind,
Who are ready to boost
When your wad's reduced;
Who will help you climb till you reach the roost.

So I'll stick it out
For the whole long route
And play the game like a good old scout.
And I'll stick like glue
Till I see it through;
Because of Sadie—she asked me to!

XVIII. WHICH NEEDS NO EXPLANATION

I want a job. I don't care what or which—
Most any kind would suit me; I'm no snob.
Driving a team or digging in a ditch—
I want a job.

Won't any one employ a former Lob
Who thought his little money made him rich—
Who went and blew it swiftly, raising Hob?

I'll labor on the section or the switch,
I'll labor with my hands or with my knob.
Ain't there a hitching-post where I can hitch?
I want a job.

XIX. IN WHICH THERE IS A LITTLE MORE SCORN OF THE GREAT WHITE WAY

Let the incandescents glitter,
Let the jewels flash and shine,
Let the crowd go on and fritter
Cash away on food and wine;
I have had my taste—it's bitter.
Nothing more like that in mine!
"Great White Way"—the Great White Bluff!
Once I tried it—that's enough.

Broadway's but a street, by daytime
Busy with the streams of trade;
But at night—the city's playtime—
Brilliant as a masquerade,
Planned for any sort of gay time—
If the proper price is paid.
Yet, for all its rapid pace,
Broadway's such a little place.

Just a spot for recreation;
Yet some people seem to think
It's the city—and the nation;
That, when Broadway takes a drink,
All the world's in irrigation
And if Broadway were to sink
To the bottom of the sea
Life would simply cease to be.

That's a thought I used to credit
Ere I got a little sense,
Pals of mine so often said it
With a fervor most intense
That it sort of turned my head, it
Fooled my inexperience.
I thought Broadway was the earth—
Now it fills me full of mirth.

Let the arc-lights zizz and flicker,
Let the incandescents blaze;
They can't make *my* heart beat quicker,
They don't throw *me* in a daze.
Girls and shows and clothes and liquor,
Let 'em go their various ways.
They don't fit in with *my* plan—
I'm an honest workingman.

XX. IN WHICH OUR HERO COMPLAINS OF HEART TROUBLE

Sadie, I'm halfway dippy; on the dead
I've got a monomania, I guess.
My heart is full of trouble and distress,
And there is something buzzing in my head.
When I should work I think of you instead;
And when I try my feelings to express
My tongue gets tangled in a fearful mess,
And "Sadie, Sadie, Sadie" 's all I've said.

Believe me, girlie, you're the very first
Who ever had me going south so fast;
Say, break it to me; do your very worst—
Is there a chance for me with all my past?
Or are my hopes again to be dispersed,
And am I still a Lobster, till the last?

XXI. WHICH MIGHT BE CALLED RECAPITULATION

My money I had, but I burned it
At altars of folly and waste.
My lesson—I guess I have learned it
And learned it in plenty of haste.
I sure was a merry young rounder,
A highly precarious blend;
But I met a good kid and I found her
A friend—when I needed a friend.

A friend—and a friend I can tie to—
The minister promises that.
I'll live for her; yes, and I'd die, too,
If it was put up to me——flat.
I've won her! You watch me—hereafter
I'm "Willie who sticks to his job."
For a Grafter is always a Grafter,
But a Lobster's not always a Lob.

When most of that flimflammer bunch is
Still tapping some moke for a loan,
Or living around on free lunches,
I'll have a good place of my own.
Who then will have reason for laughter?
Who then will be "up from the mob"?
Not the Grafter—who's always a Grafter—
But the Lobster—no longer a Lob.

(THE END)

Just the thing

THAT select little entertainment you are planning—ladies' luncheon, simple dinner, company supper or whatever it may be—you are making it a quiet affair. But you want it absolutely "correct."

Of course you are provided with

Campbell's
TOMATO
SOUP

Not only because it is so handy, and does away with so much worry and fuss; but because it is *exactly the appropriate thing for the occasion*, and the very best tomato soup that you or anyone could provide.

That is a sweeping statement but we mean it.

Why not prove for yourself how true it is?

21 kinds 10c a can

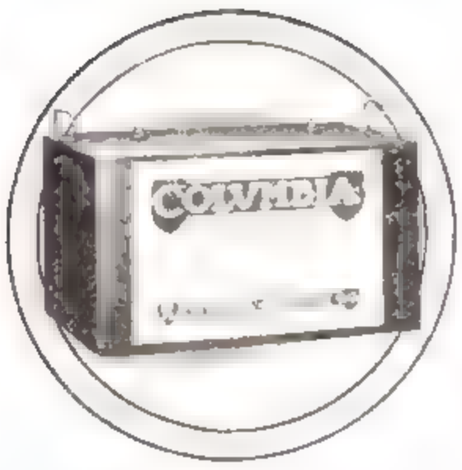
Asparagus
Beef
Bouillon
Celery
Chicken
Chicken Gumbo (Okra)
Clam Bouillon
Clam Chowder
Consommé
Julienne
Mock Turtle
Mulligatawny
Mutton Broth
Ox Tail
Pea
Pepper Pot
Printanier
Tomato
Tomato-Okra
Vegetable
Vermicelli-Tomato

Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

JOSEPH CAMPBELL COMPANY
Camden N J

"*Campbell's Soup* for lunch," they said.
This clock is awful slow.
I'll shove it half-an-hour ahead.
The cook will never know.



THE application of Columbia Ignition is so wide that practically every possible field of use is covered by one or both of its two forms.

COLUMBIA
MULTIPLE
BATTERY

COLUMBIA
IGNITOR
CELLS

The letters below are each from a different field of use in which Columbia Ignition has proven reliable, economical and safe as the sole source of electrical supply. It is equally reliable for primary sparking or auxiliary service.

Through the Whirlpool and Rapids of Niagara in a Power Boat

"The Columbia Multiple Battery which I used on my trip through Niagara Rapids was selected by me because I needed an absolutely reliable and waterproof battery. It fulfilled all my expectations. My engine stopped because of other reasons. The battery was as good as new when I finished the trip. I believe the Columbia Multiple Battery is the best ignition battery made."
Klaus P. Larsen Oct. 4, 1910.

Has Taken Off His Magneto

"I have received so much satisfaction from No. 6 COLUMBIA MULTIPLE BATTERY that I have taken [illegible] magneto. I get a hot, fine spark and am very much pleased with my [illegible] have shown and recommended it to a number of my friends."
W. L. Vercoe, M. D., July 9, 19[illegible]

Seven Months of Good Service on a Shop Engine

"The Multiple Battery we bought of you has given us good service on our shop engine since January 2[illegible] It was in regular [illegible] for that length of time [illegible]
Otto Gas Engine Co., Sept. 5, 1[illegible]

Price [illegible]

Columbia Igniter Cells, when properly wired in multiple, possess the same advantages, but the complete battery is preferred wherever [illegible]

Sold by authorized [illegible] dealer. If [illegible]

For your protection every Columbia Multiple Battery [illegible] Columbia Dry Cell bears the name NATIONAL [illegible]

[illegible] with Columbia Igniter and [illegible]

Write for interesting descriptive booklet [illegible]

NATIONAL CARBON CO.
Largest Battery Manufacturers in the World
2007 W. 117th Street Cleveland

The Senator's Secretary

EVERY legislative body in the world, and every executive one for that matter, is a dissimulator; but when you come to look them over critically it must be acknowledged that the American Congress has a shade on any other in that line.

It is interesting to hear the various reasons publicly assigned for this and that legislative program, but not particularly instructive if you know the facts. Economy, of course, is the watchword most frequently invoked, but economy, so far as Congress is concerned, is merely a term, not an entity. "The good of the country," "the state of the Union," "the fulfillment of party pledges to the people," or any other of a score of reasons is skillfully applied when the circumstances or the people demand a reason for a certain act or succession of acts, or in order to have a reason ready prior to the demand or to forestall criticism. Every motive, from lofty patriotism to the needs of the individual district, can be and is ascribed. He is a poor stick of a statesman, indeed, who cannot furnish a perfectly logical incentive for every vote and for every proposition he fathers or advocates—a reason that will satisfy, or partially satisfy, those who do the voting.

And when you get at the root of it all the whole game from start to finish is merely politics. It has no other start and no other finish. The majority does certain things to help its party. The minority tries to prevent those things to help its party. The lofty patriotism part of it is as bogus as a toupee. The only lofty patriotism that prevails in Congress is about as lofty as a hole in the ground. Men are actuated by various individual personal motives, of course, but when you get at the real reason you find it has but two divisions. The first is to promote the political fortunes of the legislator. The second is to promote the political fortunes of whatever political organization he belongs to, or of whatever political organization or faction of an organization he thinks will have the most beneficial effect on his own particular part of the game.

Just as soon as one Presidential election is over the work of preparing for another election is begun. The men who have the management of those things, who stand back and do as much directing as they can in the way of shaping the popular mind for their propaganda and their candidate or prospective candidate, are always about four or six years ahead of the people. Many times their plans go for nothing. But that doesn't prevent their planning, or, in many cases, their getting into such a position that they can reap some benefit for themselves and for whatever faction they represent, no matter what the final harvest is.

Mr. Mann's Winning Tactics

Wherefore, all this hullabaloo in the closing days of the session of Congress that ended on March fourth had but one specific object, and that was to relieve a bad situation for the Republicans and to create a better situation for the Democrats. The game was much bigger than appeared on the surface. It was a struggle by a party going out of power in the lower branch of the Congress—the popular branch—to get in as good shape as possible for the coming two years of minority; and it was a fight by the Democrats coming into power to do whatever seemed best to put them in a favorable position before the country, so that they could enter on their work in reasonably compact alignment.

Do not think for a moment that the filibuster which James Mann, of Chicago, conducted against the Omnibus Claims Bill was actuated by any real motive of hostility on his part to the French spoliation claims. Mr. Mann, who has the quickest mind and the coldest nerve of any man in the House, was selected to do what he did for the exact purpose of creating a situation that he did create; namely, the application of a rule making all days from the time his filibuster finished to the end of the session suspension days.

The French spoliation claims are venerable and bewhiskered. They have been pending in Congress for a hundred and ten years, in some shape or other. Congress has from time to time paid some of them. They are claims due to the seizing of American vessels by French vessels in the latter part of the eighteenth century when this country and France were waging what was or was not a war on the sea, depending on how the circumstances are viewed. These claims were put in a claim bill after being passed on by the court of claims, together with some war claims of people in the South who suffered losses during the Civil War, and some overtime claims from various navy-yard employees.

Apparently the mere mention of French spoliation claims roused Representative Mann to a pitch of indignation rarely seen in so unimpassioned a man. Patriotically he protested, with sound and fury, that never, never, never should those claims be paid, not, indeed, while breath remained in him or he could stand on his feet and use his voice and his great parliamentary knowledge in holding them up. You'd think to see and hear him that the inclusion of three-quarters of a million dollars for these claims was treason, malfeasance, murder, plagiarism, burglary and barn-burning.

So the House was in continuous session for many hours without a quorum, in a state concerning which Representative Rucker plaintively said on the floor: "In other words, when there is the absence of a quorum and a gentleman makes the point and demands a roll call, and the roll call discloses there is not a quorum present, we cannot do a darned thing but talk." So they stayed and talked until the situation shaped itself and the House was ready to accept the special rule providing for suspension.

As to an Extra Session

The popular assumption would be that Representative Mann, feeling deeply on the French spoliation matter, used these methods to get rid of those claims. That is true too. He got rid of the claims, so far as the House bill was concerned. But he did a lot of other things. He paved the way for the rule.

The rule was needed because the situation of the appropriation bills was so bad that, in ordinary course, they could not have passed by the end of the session.

If the bills were not passed there would have to be an extra session for that reason if for no other. There are certain people in the House who do not want an extra session. The reason they do not want an extra session is because they think the party will be in better shape without one than with one. This applies equally to the Democrats, who will be in control of the next House, and the Republicans, who will be in the minority—although it was the plan of the Republicans. The Democrats do not want to be rushed into a tariff-making session when, in ordinary course, they can have until next December to get ready.

Then, to go back behind these reasons! Standpatters want no extra session because they are against reciprocity, but may have to take it; Insurgents are opposed to reciprocity in some degree and do not want to be forced to take a stand; and Democrats want delay to get ready for their tariff making; therefore, most of the membership of the House agreed to the suspension day rule and thus agreed to expedite the appropriation bills. Going back to the real reason, it is this: Both sides are playing Presidential politics. Everything that is being done is being done with the campaign of 1912 in view. The Democrats want to proceed carefully because they have a platform to make on which a Democratic candidate will run for President, and on which they hope to win. They are pledged to revise the tariff, but they want to revise it in a way that will not be hasty and ill advised, but well advised, according to Democratic ideas and such platform pledges as hitherto have been made. The man who runs for President on the Democratic ticket in 1912 will have to run on the record of the Democratic House of Representatives for the next, or Sixty-second, Congress.

On the Republican side there are two factions, both in the House and the Senate. The old guard, the standpatters, have accepted as a fact that Mr. Taft will be the candidate. They know he is using every effort to secure his renomination, that he has a press bureau actively at work, and that preliminary surveys are being made by men he trusts. Although many of them

411 "OKs"

Must Go on Every

South Bend Watch

Before You Get It

It takes sometimes *a year* to make *one* South Bend Watch. That's because of the following *accuracy standard*, which each South Bend Watch *must* attain—

Every South Bend Watch must run continuously *seven hundred hours* without variation in a *factory test*. It must go from *freezing* to *boiling temperature* without a change. It must be *inspected* in the making *four hundred and eleven* times—and "*O. K.'d*" each time—not only in each department, but in our *Special Inspection Department*, a department unique in the watchmaking industry, but one that *insures* perfection in *every* South Bend Watch. Over *two thousand operations* must be performed on each watch before it *is* a South Bend Watch, and every one is minutely passed on in this *special* department.

These are the reasons why good jewelers *like to sell* the South Bend Watch, for a watch *made* perfectly can be *regulated* perfectly to the *personality* of the man who *wears* it. Such regulation is *essential* to the best of watches.

For *the same watch* may run *differently* for different *people*. If you ride much in motor cars, walk a great deal, or move quickly, the watch you carry is affected by these general peculiarities of your daily life.

Watches made *without* great care are "*stiff*"—*bound by friction*—and seldom are affected by *these* things *or by regulation*. That's why *some* watches *never* keep *good time*.

The "South Bend" Watch

Good jewelers make South Bend Watches keep railroad-accurate time for *anyone*, no matter how he lives or works or plays. Take the watch into the jewelry store each week or so for two or three weeks, that is all. That's the *only* way to *buy* an adjusted satisfactory watch. Ask your jeweler. The South Bend Watch is sold by 15,000 expert jewelers. If our sales distributor—a representative retail jeweler—has not been appointed in your locality, send us the name of the jeweler you would recommend.

Write for our free book, "How Good Watches Are Made." It tells a lot about a watch that you ought to know.

The South Bend Watch Company
Dept. 28
South Bend, Ind.
(57)

You can't afford to miss this new *Shackamaxon* Spring style book

No man can afford to miss it, who wants to be really well-dressed at moderate expense.

This beautiful illustrated book shows you in all their natural colorings some of the very newest and handsomest fabric-styles of the coming season—exclusive advance patterns in the finest all-wool fabrics. It tells you how you can have your choice of these many attractive patterns made to your measure—by a first-class custom tailor in your own town at a cost little or nothing over what you would pay for ordinary ready-made clothes.

You want your clothes to keep their shape and style and finish as long as you wear them.

Clothes intended for *you* should be cut to your *individual measurements*, and fitted on *you; in the making.*

Almost any clothes can be made to look passable for a short time. But custom clothes properly made from *Shackamaxon* fabrics look well *as long as they last.*

Shackamaxons are made of the highest-quality pure long-fibre wool; perfectly woven; perfectly finished; perfectly shrunken and dyed.

The tailor can *shape* them naturally to your figure; and give that trim, easy athletic effect possible only with high-grade fabrics.

If any fault develops in any *Shackamaxon* fabric at any time, write to us and we will make it good.

Write us for the interesting style book. Learn how perfectly these remarkable fabrics are made, and where to get them your own town.

The book also contains the complete *Shackamaxon* Correct Dress chart for all occasions. Every careful dresser wants this. *Spring is here.* Better write *today.*

J R KEIM & CO *Shackamaxon* Mills
Philadelphia

Look for this trademark on every yard of the fabric.

"Shackamaxon"
TRADE MARK REG. U.S. PAT. OFFICE
Guaranteed fabrics.

are against his reciprocity program, Mr. Taft personally thinks that it has strengthened him a great deal throughout the country; that is the reason he pressed reciprocity so hard.

The Insurgents in the Senate and the House, though they realize that the chances are that Mr. Taft can control the next Republican convention, have not given up hope by any means that one of their number may be nominated. That is the reason they were so pussy-footed about reciprocity. They wanted to be sure they had their tariff on straight.

These moves and every other move, intricate, crisscrossing, winding in and out, apparently and on the surface all in the day's work at law-making, were all part of the great game. The fact is that not a step was taken, not a proposition advanced, that did not have for its underlying motive, its real, sub-cellar reason, not the welfare of the people, not the needs of the country, not patriotism, or economy, or what not, but Presidential politics and all else was of secondary importance. That is the great prize they are fighting for—the White House. That actuates everything, controls everything, predicates everything. Incidentally, if the people get anything they want or need out of it, all well and good. The statesmen in the Senate and the House are perfectly willing the people should be provided for incidentally if it can be done without the sacrifice of any of their political ambitions or the spoiling of any of their political plans.

So they kept at it hammer-and-tongs until the last minute came, trying to squeeze out an advantage here or there, playing the great game—Executive, and Senator, and Representative—using any measure that was at hand for their purposes, dissimulating every hour of every day. It was all politics—individual politics, district politics, state politics, national politics, Presidential politics, and the politics of the individual, the district, the state and the nation, all merged in the struggle for advantage in the fight in 1912.

Not many of the people of the United States realize the tremendous power of the Presidency. They are content to think it the greatest office in the world, without inquiring into its possibilities or potentialities. But the men who are in Congress, the leaders on both sides, have an accurate and specific knowledge of just what that office means to the party that controls it. The ramifications of our processes of government are so extensive it would take pages to cite even a small percentage of the places where the power of the President can, and frequently does, reach out and come in contact with the ordinary occupations of the hundred millions of people who live under our flag.

And that is why Congress, being the law-making branch of the government, led by men who have a full comprehension of what it means to be the Executive of those laws, to have control of the machinery of the government, never thinks of doing anything without a political motive and never does do anything without such a motive. These Congressmen may not be in sympathy with the thoughts, aspirations and beliefs of the people. They may not realize what the temper of the country is. They may be overthrown at any time, as the Republicans were in the elections last November, because they underestimated the spirit of revolt. They may be wrong, as they often are, and stupid, as they generally are; but they are constantly playing the game, striving to keep or get back the prize. That is exactly what the Congress of the United States amounts to.

Where Shall I Deposit My Savings?

By ROGER W. BABSON

SINCE writing the previous article of this series, in which was emphasized the necessity and value of having two good bank accounts, I have been told experiences that make it necessary to supplement said article with another. First of all, I wish to give the small investor a few hints on how to select a safe bank.

Every national bank is compelled by law to publish five times each year in a local paper a statement of its condition. This law applies also in a limited extent to most trust companies and state banks. Whether or not, however, one sees the published statement in a newspaper, he can always obtain a printed statement from the bank. This statement appears usually in the form of a little leaflet or circular which, in addition to giving a condensed trial balance of the bank's condition, always gives the names of the officers and directors.

Although there are many methods employed for determining the strength of a bank, all of them practically resolve themselves into a study of this statement. The following is a statement of a small bank in my vicinity, as published in the local paper, and is a typical statement:

At the close of business, January 7, 1911.

RESOURCES

Loans and Discounts		$272,415.25
Overdrafts, secured and unsecured		124.03
United States Bonds to secure circulation		50,000.00
Securities, Bonds, etc.		330,646.90
Banking House, Furniture and Fixtures		2,000.00
Due from State and Private Banks and Bankers, Trust Companies and Savings Banks		1,486.54
Due from approved Reserve Agents		69,788.34
Checks and other cash items		57.35
Fractional Paper Currency, Nickels and Cents		446.12
Lawful Money Reserve in Bank—namely:		
Specie	$16,839.45	
Legal-tender Notes	8,000.00	24,839.45
Redemption Fund with United States Treasurer—five per cent of circulation		2,500.00
Total		$754,303.98

LIABILITIES

Capital Stock paid in	$ 50,000.00
Surplus Fund	25,000.00
Undivided Profits, less Expenses and Taxes paid	2,804.21
National Banknotes outstanding	49,300.00
Dividends unpaid	1,500.00
Individual Deposits subject to check	618 869.13
Demand Certificates of Deposit	4,338.48
Certified Checks	348.30
Cashier's Checks outstanding	2,143.86
Total	$754,303.98

STATE OF MASSACHUSETTS
——— ——— COUNTY OF ——— ss.

I, ——— ———, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

——— ———, Cashier.

Subscribed and sworn to before me this 11th day of January, 1911.

——— ———, Notary Public.

Correct—Attest:

———,
———,
———,
Directors.

Of course, to an accountant, these statements are fairly intelligible as they are published, especially when they are supplemented by such complete details as are returned to the Comptroller of the Currency or to the proper state authorities; but to the average man they are often meaningless. Moreover, the conservative business man little imagines how these reports can be manipulated from time to time and still be issued in conformity with the law. The sums entered under the headings "loans," "securities," "circulation," "banking house," and so forth, can be changed from time to time by debiting one account and crediting another, or vice versa. I know of one bank in eastern Massachusetts that invests very largely in speculative securities. In order to keep its "surplus fund" fairly constant, the officers are obliged to increase some other account whenever the value of these securities declines. The account that the bank's officers select is known as the "banking house, furniture and fixtures" account. When

The Florsheim SHOE

LOOK FOR NAME IN SHOE

The Scoop

A Patent Colt Lace Oxford—High Arch and Heel

In the Florsheim Oxford you get a *good* shoe, plus the "Hugtite" heel and "Can't-gap" instep features. All lasts "Natural Shape" insuring comfort and a fit for every foot.

Ask your dealer about The Florsheim shoe, or send amount and we will have our nearest dealer fill your order.

Most Styles $5.00 and $6.00

Our booklet, "The Shoeman," shows "A style for any taste—a fit for every foot"

The Florsheim Shoe Company
Chicago, U. S. A.

1893-1911
John Muir & Co.
SPECIALISTS IN
Odd Lots
Of Stock

We execute orders for any number of shares of stock, thus permitting the man who usually buys 100 share lots to diversify his investments and to average his costs.

Send for Circular A—"ODD LOTS"

Members New York Stock Exchange
71 BROADWAY, NEW YORK

A RETURNING FASHION!
POPE BICYCLES
Columbia, Rambler, Cleveland, Tribune

Contain many distinctive features of great merit not found in other makes.

The Pope Daily Service Bicycle

A new proposition. Send for full particulars about this magnificent wheel and our convenient method of settling it.

CAUTION! Thousands of very low grade wheels with fancy paint and deceptive names are being sold at high grade prices. If you see a name you do not know, beware! Everyone knows Pope Quality. Pope wheels are safe to buy and ride. $25 to $100.

POPE MFG. CO., 452 Capitol Ave., HARTFORD, CONN.

Real Estate Loans

On improved farms in Indiana, Ohio and Oklahoma, netting investor 5 per cent to 6 per cent. Safest form of investment; no fluctuations in value; loans personally inspected; no loan made to exceed 40 per cent of actual valuation. Collections made without expense to investor. Long and successful experience. References furnished. Correspondence solicited.

Dickinson & Reed, Indianapolis, Ind.

"I am the Laundry Bag. I know collars. And I've learned that *the only way to judge a collar is by the number of trips it can make to the laundry.*"

"Consider this: You can't look prosperous when your collars 'go broke' at the corners. Corliss-Coon Collars have the interlining cut away at the ends of the fold. This makes the corners flexible—prevents breaking."

"Remember: The flat-iron is no respecter of collars. I've seen many a nobby shape become a knobby shape after a seance with the irons. Your collars won't lose their shape if you get the hand-made brand—Corliss-Coon."

"Some men look good—until they're unmasked. Same with collars. I've studied collar character. It's only the honest-clear-through collars, like Corliss-Coon, that can look a laundry straight in the eye and dare it to do its worst."

"I sometimes keep books on the number of trips collars make to the laundry without 'sawing,' breaking or cracking. But it's too one-sided. The Corliss-Coon brand always lands the record."

Corliss-Coon
Hand Made Collars
2 for 25¢

In Canada 25c each, 3 for 50c
Corliss, Coon & Co., Dept. V, Troy, N. Y.

securities are low the value of the banking house is published at one hundred thousand dollars. When securities are high the value of said building is published at fifteen thousand dollars; while at intermediate times such figures are published as will make the best showing. In truth, the building is worth between forty thousand and fifty thousand dollars, being assessed for approximately this amount.

This is only one method of rearranging a bank statement so as to cover up actual conditions, but it serves to illustrate the fact that it is very difficult for the small investor to obtain much information from the examination of only one published report. The way that such methods can be discovered is by systematically cutting out and filing each statement and then comparing these statements from time to time. By such comparisons a business man who is acquainted with figures will notice whether a bank is manipulating its accounts in any way; and he can ascertain also whether the bank is growing in the right direction. In short, it does not make so much difference what the statement is—the important thing to watch is whether the statement is gradually improving or becoming worse. To illustrate: In the above statement it is not so important whether the surplus and undivided profits amount to $27,804.21 or whether the amount is five thousand dollars greater or smaller; but it makes a great difference whether every six months these accounts are gradually increased or whether they remain fixed. The same rule applies to the "banking house" account, only in an inverse manner. A successful bank endeavors to cut down this account rather than increase it, and a comparison of reports quickly shows the investor which his local bank is doing. Ninety per cent of our banks, however, are being operated in a most straightforward and conservative manner and there are very few which resort to improper methods. Therefore the main purpose of keeping such statements is to notice whether the bank is growing and gradually becoming stronger, or whether it is at a standstill or possibly falling behind. In selecting a bank in which to deposit, the small investor or business man, therefore, should look much farther than the report, giving special attention to the following four points:

1—The management.
2—The quality of assets.
3—The relation of deposits to capital, surplus and undivided profits.
4—The general opinion of the community.

Scrutinize the Management

Every bank, although technically a corporation, is practically run the same as any other business, with two or three men especially responsible for the policy of the institution. The policy of many banks is dictated by one man; and in some cases banks with a large board of directors are run by two or three active directors rather than by the entire board. Although the Comptroller of the Currency may object to this method, it is about the only method by which many banks can be successfully operated. Moreover, I venture to say that if he were president of a large institution he would dictate its policy in the same efficient manner that he now dictates the policy of his department, while his associate directors would have nothing more to do with running the institution than has the average bank director today. The reason that the banking department at Washington is run so efficiently is because there is only one Comptroller of the Currency instead of seven or more.

It is, however, absolutely necessary that a depositor should know these two or three men who dictate the policy of the bank in which he is interested. Moreover, it is absolutely necessary that he should select institutions in which these men stand for the highest character and judgment. The first requisite is absolute honesty, and nothing at all questionable should be countenanced in any way. Nevertheless, honesty alone is not sufficient. The men who successfully operate a bank must have good judgment and wide experience in financial affairs as well, for the safety of a bank depends upon the good judgment of the men at the helm. A depositor naturally wishes his bank to be in a position to accommodate him in case he should be in urgent need of money during a period of financial stringency. If the bank is being operated by easy-going men, who loan out money in large quantities when it is cheap, then, when trouble comes, these men are unable to give him further accommodation, as other depositors have previously overborrowed and the bank is in a position where it cannot increase its loans. Therefore, in selecting a bank in which to deposit, one should first insist that the two or three men responsible for the policy of said bank should be men of the highest character and of the soundest judgment.

Look to the Character of Assets

After studying the character of the management, the next step is to ascertain the character of the assets. In reality, the average bank statement gives an investor no definite information on this point, which is very unfortunate. Personally I believe the time will come when all investments and loans will be open to public inspection. When this time comes a great stride will have been made in purifying the financial atmosphere; in fact, President Taft could perform no greater service to investors than to have a law enacted that will permit any depositor to examine the investments and loans of the bank in which he deposits. This simple law would immediately rectify many wrongs that for years we have been attempting to eliminate by various roundabout methods. If the loans of a bank were open to inspection this would eliminate the abnormal borrowing on the part of any officers or directors; it would prevent borrowers from obtaining money under different names; it would prevent banks from loaning to men of questionable credit and it would immediately force all banks to "clean house," in order that only good, clean names should be found among their assets. This is not all. Think how such a law would eliminate manipulation in the stock market!

As banks need not accept deposits from any one whom they would not care to have know their affairs, such a law should be no hardship to them. Banks that are in good condition are usually willing to show a list of their assets to any bona-fide inquirer, and any depositor may feel free in going to his bank and asking the privilege of talking over this matter. Although there may be exceptions, yet in most cases the proper officer will be found willing to show a statement of the bank's holdings to any valuable depositor as well as to permit him to look over the list of borrowers.

Relation of Deposits to Capital

One must refer to the bank's statement for this third feature. Aside from the reason above suggested, a depositor refers to the statement of a bank in order to ascertain how much of a loss the bank can stand without causing the depositors a loss. This "margin of safety," so to speak, is the capital, multiplied by two, plus the surplus and undivided profits. In the case of the statement given above, the capital being fifty thousand dollars, the surplus twenty-five thousand dollars and the undivided profits being $2804.21, this bank could theoretically sustain a loss of $127,804.21 before causing a loss to any depositors.

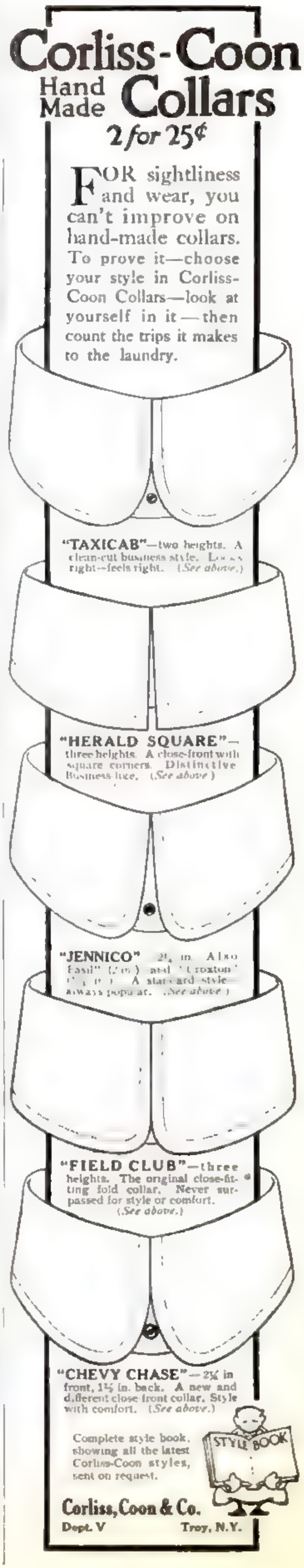
I say "theoretically" because possibly not all stockholders would be able to pay the assessment and probably all of the assets could not be sold at their book value. However, with the same character of management, the bank that showed the greatest margin of safety percentage, figured in the above way, could naturally be expected to stand the greatest percentage of loss and thus be said to be in the strongest position. This means that, with the deposits the same, the bank with the largest capital, surplus and undivided profits is in the strongest position from a depositor's point of view. Of course, from the stockholder's point of view, a smaller capital is often more desirable and the stocks of banks with relatively smaller capital usually sell at higher prices. In this article, however, we are discussing the analysis of a bank statement from a depositor's point of view and are not discussing in any way how to determine the value of bank stock, which is an entirely different proposition.

Sound Public Opinion

Usually it is a bad practice to do what every one else does; those who make the most money are those who buy when other people are endeavoring to sell and sell when others are buying. This seems to be true all along the line; and it was only a

Corliss-Coon
Hand Made Collars
2 for 25¢

FOR sightliness and wear, you can't improve on hand-made collars. To prove it—choose your style in Corliss-Coon Collars—look at yourself in it—then count the trips it makes to the laundry.



"TAXICAB"—two heights. A clean-cut business style. Looks right—feels right. *(See above.)*

"HERALD SQUARE"—three heights. A close-front with square corners. Distinctive Business line. *(See above.)*

"JENNICO" 2¼ in. Also "Basil" (2 in.) and "Croxton" (1¾ in.). A standard style always popular. *(See above.)*

"FIELD CLUB"—three heights. The original close-fitting fold collar. Never surpassed for style or comfort. *(See above.)*

"CHEVY CHASE"—2¼ in front, 1¾ in. back. A new and different close-front collar. Style with comfort. *(See above.)*

Complete style book, showing all the latest Corliss-Coon styles, sent on request.

Corliss, Coon & Co.
Dept. V Troy, N.Y.

The American Consumer Paid

$8,314,257

(Over eight million dollars) for

"Onyx"

Trade Mark

Hosiery

During the Year 1910

A tribute to honest values —so that you will make no mistake in your selections, we feature very distinctly a few of the "Onyx" numbers responsible for this result—ask your dealer for them.

FOR WOMEN

B 488

Women's "ONYX" Gauze Silk Lisle in black and all colors, with "Garter Top" and Spliced Heel, Sole and Toe; very sheer; exceedingly strong.
25c per pair

910/7

Women's "ONYX" black, tan and white Gauze Lisle, with "DUB-L TOP" and "DOUBLEX" Heel and Toe; a very desirable quality.
35c per pair, or 3 pairs $1

409 K

Women's "ONYX" "DUB-L TOP" Black, White and Tan Silk Lisle with "DOUBLEX" Splicing at Heel and Toe; feels and looks like silk; wears better.
50c per pair

409 G. The Gauze weight of this celebrated number with all its merits.
50c per pair

FOR MEN

B 153

Men's "ONYX" Silk Lisle, black and all colors; Gauze weight; Linen Spliced Heel and Toe and Double Sole; a remarkable value.
25c per pair

E 325

Men's "ONYX" Black and Colored Silk Lisle, "DOUBLEX" splicing at Heel and Toe. "The Satisfactory Hose."
50c per pair

FOR CHILDREN

X 54

Misses' "ONYX" Seamless 1 X 1 Ribbed Silk Lisle Hose; Black, White, Pink, Sky, Tan and Red. Sizes 5-10; all
25c per pair

Sold at the quality shop. If your dealer cannot supply you we will ship direct by mail. We reserve the right to fill no mail order. Send for catalogue.

Lord & Taylor

Wholesale Distributors
NEW YORK

little while ago that a student of fundamental conditions said to me: "I will give you a rule-of-thumb to follow—namely, buy long-term bonds when the largest New York banking houses are offering short-term notes, and buy short-term notes or else leave your money on deposit in banks when these banking houses are urging the purchase of long-term bonds." In short, in most instances the feeling of the community cannot be depended upon for guidance. When selecting a bank, however, one is justified in considering the feeling of the community relative to an institution; and it is desirable to associate oneself with only such banks as stand well in the community and hold the absolute confidence of all citizens.

Information as to the community's feeling can be obtained from common gossip and also from the bank statements, which reflect this feeling in a distinct way. The statements show whether the deposits are gradually increasing and have continued to increase over a long term of years or have reached a standstill or are declining. Any bank that does not make special inducements, but offers the same terms as other banks and continues to gain in deposits, usually has the full confidence of the community. There is, however, another method of judging the confidence of the community besides studying the bank statements, and that is to note whether the stock sells at a price approximately equal to its book value, as shown on the statement. In the above statement, as the sum of the capital, surplus and undivided profits is $77,804.21, or about one hundred and fifty-six per cent of the capital, this shows that the book value of the stock is approximately one hundred and fifty-six dollars a share; and in the case in question the stock sells at approximately this figure. I, however, have in mind another institution where the capital is two hundred thousand dollars and the surplus and undivided profits one hundred thousand dollars, and yet the stock sells for only one hundred and ten dollars a share. This clearly shows that in the latter case the institution has not the full confidence of the community; for if the community believed that the statement was correct none of its stock could be purchased at one hundred and ten dollars a share. Therefore, when selecting a bank in which to deposit, it is well to obtain from the officers the bid price of the stock and compare the book value with said price. If the price of the stock and the book value are approximately the same, and if the deposits have shown a slow but steady increase, it may be assumed that the bank has the fullest confidence of the community; otherwise it may be assumed that the leading people of the town do not fully believe in the institution and that it does not enjoy sufficient confidence.

No Welcome for Small Accounts

In addition to saying a word to the small investor relative to selecting a bank in which to deposit, I wish to say a word to the many readers of this weekly who are directly or indirectly employed by banks. From the files in my office it is apparent that there are in this country over one hundred thousand clerks directly in the employ of banks that receive money on deposit. If stock-exchange firms, bond houses and allied institutions are included there must be about two hundred and fifty thousand employees who are indirectly dependent upon general banking. This means that over one million people in this country are dependent for their livelihood upon the good will of our nation's ten million bank depositors. As in the previous article I appealed to the depositors to give more business to the banks, I now appeal to these one million people, whose living depends thereon, to give the small depositors a "square deal."

During the past month I have been on a Western trip, meeting various correspondents, and I was especially interested in the story of one of my representatives in a large Western city. This young man belongs to one of the very best families in my home town, is a graduate of Harvard University and has all of the earmarks of a young man of character, education and accomplishments; and yet, when first visiting this Western city, it was absolutely impossible for him to find a large institution that would permit him to open a small checking account. With a letter of introduction from me, one of these large institutions would doubtless have taken his account as a personal favor; but as a matter of business apparently none of them wished it. After visiting several large institutions he was obliged to give his account to a small, new bank.

Now, I am not speaking disparagingly of this small, new bank, for no doubt it will some day be as large and influential as any; but I do think that the larger institutions in that city are following a very short-sighted policy. Of course there is no reason why a bank should take every account that is brought to it, as doubtless there are many men who would take advantage of a bank by overdrawing their accounts, "kiting" checks and other illegitimate practices; but for bank officials to refuse a depositor simply because they do not already know him is a great mistake. When a young man brings an account to a bank, if he is not known or properly introduced, the progressive bank takes pains to look him up and, if of good character, gives him checking facilities. Of course many bankers will reply: "We are perfectly willing that any young man should open a savings account; but we cannot afford to let him draw checks unless we know him, and his balance is attractive." When a young man desires to draw checks and at the same time expects interest—even at so low a rate as two per cent—a bank may be justified in refusing him interest; but it should not refuse him the accommodation of a checking account, as it should encourage the use of checks in every possible way. It is well for a bank to spend money on advertisements, calendars and other souvenirs; but it is much better to spend this money in encouraging young men to open checking accounts and acquire the banking habit.

Like Going to the Dentist

Although most banks encourage the starting of small savings accounts when they will not encourage small checking accounts, yet the average bank employee also has much to learn about the treatment of small savings depositors. I well remember, when a boy, that the two things I most dreaded were a visit to the dentist and to the local savings bank. I recall how I used to enter the savings bank with fear and trembling to deposit or withdraw a few dollars. Although my case may have been an exception, yet probably many readers have had the same unpleasant feelings during their early banking experiences. Most of the large city savings banks would greatly increase their efficiency and usefulness if their clerks were taught courtesy and patience, as are the clerks of a mercantile store that is subject to real competition.

A while ago I was asked by one of my employees to visit a large savings bank on an errand connected with her bank account, and as I stood in line waiting my turn at the window I was astonished at the abrupt treatment that was accorded the depositors of that great institution. Instead of speaking a word of encouragement to these poor people who were turning in savings that represented to them weeks and months of labor, the clerks actually did not treat them with common decency. Since standing in line at that large savings bank I readily understand why the people demand postal savings banks. Of course this does not apply to all banks, for many of the more progressive institutions have an atmosphere of cordiality and hospitality; but it applies to a large number of the older institutions.

Therefore I appeal to all you readers of THE SATURDAY EVENING POST who are in any way connected with our nation's great banking system to remember that your business can be increased and developed by a pleasant word and a cheerful smile, just the same as the business of any store located in your city. It may be true that a certain number of people must do business with you however you treat them; but it is also true that the deposits of your institution will be much larger and the number of depositors much greater if you will strive harder to be of service to them in every legitimate way possible.

Speaking of this word "service" brings me to the second important point—namely, the aid that can be given to depositors in the investment of money. In the last article I urged young men to have bank accounts for two purposes: to establish a credit and to procure a source of financial advice. I now wish to urge banks to solicit

The New Porous Cloth "Brief Lewis-Suit"

for Summer

Note the arrow points below

Summer union suits like this are probably new to you. Thousands wore them last summer. Many more thousands will wear them this year, for no underwear ever before designed in this style has such comfort—and wear.

The porous cloth absorbs and evaporates all of the perspiration at once, keeping you **ideally cool.**

The low-cut arm holes allow perfect freedom for arms and shoulders.

The ample body-width avoids "clinging." The secured crotch always stays [illegible]. The wide legs prevent binding in sitting down.

The "Brief Lewis-Suit" is what **millions** are seeking—and what they will **get** just as soon as they learn of it

Lewis Underwear

Ask your dealer to show you this "free-and-easy" summer union suit. Prices are $1.50 and $2.50 a suit.

If he doesn't carry it, send us his name and we'll name one who does.

Ask also to see our "Three-Quarter" Length, **Elastic-Knit,** Form-Fitting, Feather-Weight Union Suits at $2 to $3 a suit.

No other underwear ever compared with these **specialties.** Always look for the Lewis trade-mark when you buy. See our higher priced goods.

LEWIS KNITTING COMPANY

The Originators of the Union Suit for Men

Janesville, Wis.

Teach the Children to Use LIFEBUOY SOAP

"THAT BOY," who has been taught to do things for himself, enjoys a Lifebuoy Shampoo, because it makes his head "feel good."

He knows how to keep his scalp free from dandruff, or itching, and his hair clean, healthy and glossy.

"HIS FOLKS" know that the regular use of Lifebuoy for the Bath and all toilet purposes protects the family from chance infections, by destroying the unseen disease-germs

5c at all Druggists and Grocers

If not at your dealers send 5c (stamps or coin) for full-size cake, to

LEVER BROS. CO.
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Cambridge, Mass.

JUDSON Freight Forwarding Co.

Reduced rates and quick time on household goods to all Western points

449 Marquette Bldg., Chicago

[illegible] Bldg., Boston [illegible] Bldg., St. Louis

[illegible] Bldg., New York [illegible] St., San Francisco

Drexel Bldg., Philadelphia Pacific Electric Bldg., Los Angeles

Write nearest office

Do You Know Your Whitman's Agent?

¶ Said a girl from Easton, Pa., touring in Cuba: "It looks like home to see Whitman's *Fussy* Package."

¶ "We think Whitman's are perfection. Before Dunn's Pharmacy secured the agency for Whitman's we had to send away for really good candy, but now we buy the best right at home" —*she knew her Whitman's agent.*

¶ Do you know yours?

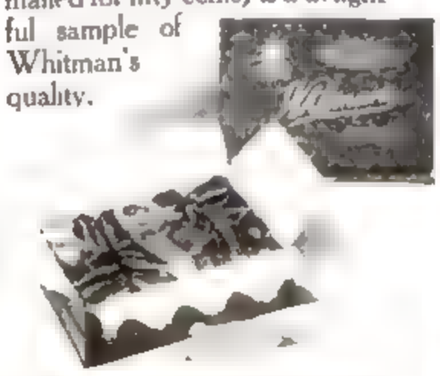
¶ Whitman's require that their chocolates be *kept carefully, served perfectly,* and every package must give satisfaction *or the purchase money will be returned.*

¶ To assure all this the sale of Whitman's is restricted to *one store* in each locality. It is the store with the green sign:—

AGENCY
Whitman's
CHOCOLATES & CONFECTIONS

¶ The sign is a guide to good confections no matter where it's seen, and the signs are seen in nearly every community.
(Usually on the best drug store)

¶ If you *don't* know your Whitman's agent write for *Suggestions,* a booklet about the Whitman products,—or send a dollar for a one-pound *Fussy Package,* by mail, postpaid. A package of Whitman's Honey White Nougat or Chocolate Maraschino Cherries (either mailed for fifty cents) is a delightful sample of Whitman's quality.



STEPHEN F. WHITMAN & SON
INCORPORATED
Philadelphia, U. S. A.
Makers of Whitman's *Instantaneous* Chocolate. A sample mailed for 10c.

accounts in two ways: by giving good checking facilities and by seeing that their institutions are in a position to give financial advice to any depositor requesting the same. Here is the great difference between the large foreign institutions and our own American banks. The great banks of France, Germany and other older countries serve both of these functions. They act as a place for the accumulation of savings; but, in addition, they aid the depositors in the investing of these savings.

In the case of the real French savings bank, after a depositor has paid in about fifteen hundred dollars the bank officials are required by law to purchase a one-hundred-dollar bond for every additional one hundred dollars deposited and to place the bond in an envelope and mark it as the property of the depositor. In other words, the French peasant can continually bring money to certain French banks; and after his savings have passed the fifteen-hundred-dollar limit he will always have about fifteen hundred dollars on deposit and the balance in bonds that have been purchased for him by the ablest French financiers, which bonds are his own property and are held strictly for him. Other foreign banks do not use this method, but systematically make offerings of securities every week for the express benefit of depositors who are ready to make outside investments. In addition to advertising these offerings, the manager of each bank examines his depositors' accounts and sends special letters recommending the purchase of the bonds to all depositors whose accounts have reached a certain size. In other words, they treat every depositor as they would that the depositors should treat them, striving simply to serve the best interests of the depositors, believing that eventually this policy will react to the benefit of the institution.

A Contrast to French Methods

I well remember being in France when a certain railroad's one-hundred-dollar bonds were being offered to French investors, to yield nearly five per cent. Every bank throughout France interested in this syndicate had a large placard about thirty by twenty inches, with the advertisement printed thereon, pasted on its plateglass windows and hung by the receiving windows. How different is this method from the method employed by some American bankers! For instance, when this railroad's bonds are offered in this country they are issued only in denominations of one thousand dollars, which is beyond the reach of the average man. Moreover only a few offerings, marked "Confidential," are mailed to the various larger banks, telling about the issue; in fact, every effort is made in this country to sell the issue before making any public announcement that can be seen by the small investor.

The result of this is that either the sale is a complete failure, or else the issue is advertised in the daily papers, where it is stated that "the subscription books will be open this morning at ten o'clock and will remain open for three days." A reading notice also may be found among the financial items, stating that "the bonds have been oversubscribed and the subscription books were closed immediately after opening." This means that the small investor who desires to purchase a thousand-dollar bond must pay three profits—the underwriter's commission, the bankers' commission, and a profit to the speculators and various other "friends" who purchased the bonds at private sale just before the opening of the subscription books.

There is no doubt that American bankers know their business and need no suggestions from outsiders who are interested simply in small investors; but I do say that if the president of the above-mentioned railroad had issued his bonds in denominations of one hundred dollars and had hung placards offering these bonds for sale near the ticket windows of three hundred and fifty of his ticket offices, or in the windows of three hundred and fifty banks along the line of his railroad, the bonds would have been sold in this country as quickly as was the case when these same placards were pasted on the windows of three hundred and fifty banks in France.

In other words, there is a great opportunity for the banks of this country to take the small investor into their confidence and show him that our American banks are truly interested in his welfare, in the same way that the French banks are interested in the welfare of their countrymen. Probably some American banks feel that, if they recommend and sell investments, the money used to pay for the same will be withdrawn from their institutions; but will it not anyway eventually be withdrawn? Is it not much better to sell depositors something good and, in addition to receiving a profit thereon, prevent said depositors from making unnecessary losses, than to have them use the money to buy some worthless stocks? Moreover, in refusing to give more study to the subject of investments and business conditions in general, many American banks are offending not only small investors but large depositors as well.

How a Big Account Was Lost

I was recently talking with a very wealthy man, a man who had received from one of the largest steel corporations a check for several million dollars for some ore lands that he owned. This man had simply been the owner of land all his life; and, although he was one of the best-informed men in America on iron-ore properties, he knew absolutely nothing regarding stocks and bonds. Therefore, upon receipt of this check he literally did not know what to do with it, except to divide it among half a dozen of the largest banks in his city pending further investment. The man's experiences with these banks would truly make a story; but the upshot of the matter was as follows:

Being largely a student by nature, he determined to study investments and fundamental business conditions in the same systematic manner in which he had previously studied geology and chemistry. He started out by visiting these banks and asking the opinions of their officers as to how he should invest his money. Without exception, as this man relates his story, these bank officers absolutely refused to give him any concrete information whatever. Of course, being such a large depositor, they treated him with profound respect, inviting him into their private offices. In some instances the cashier invited him to lunch in order "to talk over the matter"; but the bank officials absolutely refused to commit themselves in any way. When telling the story to me this man was indignant; he insisted that these bank officials were too ignorant to be operating the institutions or that they refused him information fearing that, if they advised the purchase of any securities, he would withdraw the money from their banks in order to purchase said securities. At least, he interpreted their talk in that way; and, although he did not buy any securities at that time, he withdrew the money from all of these local banks and deposited it in some of the principal banks in a large city, with the officers of which he had no personal acquaintance whatever.

Now if one of these local banks in which he had first deposited the money had striven truly to help him in the investment thereof, this wealthy man would have become a most valuable asset for the institution, for the income account alone of a man with millions of dollars in personal property is greatly to be desired by any commercial bank. All of these banks, however, utterly failed in their purpose.

This man succeeded in obtaining real information only when he came in touch with a large bond house of national reputation, with offices in one of the largest cities. Here he found an employee who, as a last resort, told him of an instruction course which is operated for the benefit of bond salesmen; and, although this man is now over sixty years old, he is today studying this course with the same energy and seriousness that is being exhibited by the young college graduates who are just entering the bond business. Sufficient is it to say that, although he still has his money in banks on deposit, some day he will invest it; and when he does, the bond salesman who, instead of trying to "land him" with some securities on which he could make a good profit, was willing to give him the help he desired will have a most valuable customer.

Therefore, not only do I appeal to you men, employed by our nation's financial institutions, to be more courteous and more affable, but I urge you to study financial matters and become posted on mercantile, monetary and investment conditions. Study fundamental subjects—such as failures, foreign trade, immigration, gold movements—and learn how these subjects

The first Derby made in America was a

C & K

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HATS for MEN

KNAPP-FELT Derbies and soft hats for Spring are ready in a variety of seasonable styles and colors. They are shown by the best dealers everywhere in two grades, Knapp-Felt at Four Dollars and Knapp-Felt De Luxe, the finest hat made, at Six Dollars.

Among the developments for the new season are the smart derbies with low crown and wide brim, originated by the C & K Shop, and growing in favor with discriminating men. For those of more conservative tastes the range of Knapp-Felt styles affords an opportunity for the selection of a shape which is proper because it is becoming.

Knapp-Felt soft hats for Spring are offered in a variety of new textures and novel surface treatments. They are made in America and surpass in distinction and real worth any hats of foreign manufacture.

Your newspaper probably has the advertisement of a hatter who sells Knapp-Felt hats.

Write for THE HATMAN.

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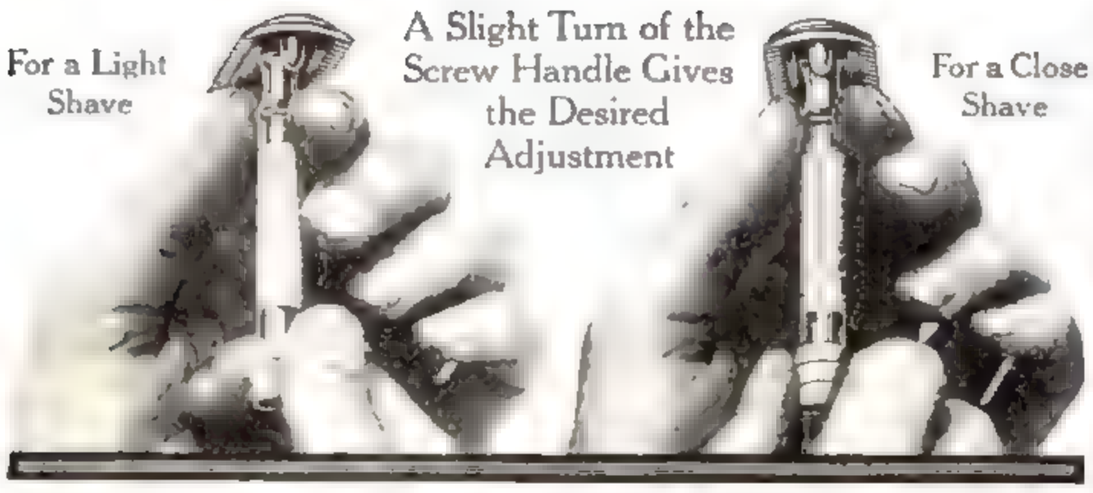

Gillette SAFETY RAZOR
The STANDARD *of* SAFETY EASE *and* COMFORT

The razor with a fixed and permanent adjustment cannot meet the requirements of everyone.

The distance between the guard and the edge of the blade should vary to meet the wants of the man with the light or heavy beard, the tender skin or the tough one. The GILLETTE is the *only adjustable razor.* It meets every requirement by its automatic adjustment and requires NO STROPPING—NO HONING.

The GILLETTE adapts itself to any beard, shaves smooth as velvet, never pulls, scrapes, cuts, or even irritates the most tender skin.

GILLETTE BLADES are made from the finest steel by special processes. Flexible, with mirror-like finish. Rust-proof and antiseptic. The keenest and hardest edge ever produced. Packet of 6 blades (12 shaving edges) 50c.; 12 blades (24 shaving edges) in nickel plated case, $1.00

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KNOWN THE WORLD OVER
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The GILLETTE Lasts a Lifetime.

Standard Sets, $5.00; Combination and Travelers' Sets, $6.00 to $50.00

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Standard Set Triple Silver Plated
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THE GLIDE GRADER DITCHER LEVELER No. 1
A 2 HORSE, 1 MAN ROAD MACHINE

An all round road machine. Especially designed for leveling and preparing irrigated land. No neck weight. Flanged wheels. Plow base. From 30 inches from ground. Direct lever connection with blade permits instant operation. Best and most practical machine on the market. Weight 850 lbs.

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Moore Push-Pins

Those world-famous glass and steel devices for fastening up small pictures, draperies, etc., by a simple pressure of the fingers. Two sizes, Nos. 1 and 2, 10c. ½ doz., either size.

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Scientifically constructed of brass and steel, capable of sustaining heavy framed pictures, mirrors, hall racks, etc. (See illustration.) Easily put up. Two sizes, No. 25, 10c. ½ doz.; No. 28, 10c. ¼ doz.

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Distinguished for their fine tool-tempered steel needle points firmly imbedded in brass heads. Useful everywhere. Three sizes, Nos. 31, 32 and 33, 10c. per doz., either size. Mounted on red blocks.

At stationery, hardware and photo supply stores or by mail

MOORE PUSH PIN CO.
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$1 BREATHE-RITE

If you have any regard for your personal appearance, or your health, you should wear a BREATHE RITE brace. The BREATHE RITE brace holds the body gently but firmly erect whether walking, sitting or standing. It corrects round shoulders and strengthens the back. Made of white washable elastic fabric, comfortable, neat and genteel. One size fits anybody. You Can't Breathe Wrong with BREATHE-RITE

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Send for descriptive folder. If dissatisfied for any reason, money promptly refunded.

affect the business of your depositors. Keep in touch with the nation's crops, its mining and manufacturing industries, in order to be of aid to the merchants of your town and to be able to show them in which parts of the country they should contract their selling efforts and where they should push out for more business. Study the New York bank statement and the Comptroller's reports and learn how to anticipate changes in money rates in order to be of service to your borrowers, showing them when to expand and extend their credits and when to pay up their loans and husband their resources. Remember that you are not a mechanical cash register—to stand at the window like a machine and receive and pass out money; remember rather that you have a great function to perform in the community, the function of guiding your depositors in their fundamental mercantile, monetary and investment policies.

How Banks Can Serve the Public

In closing I wish to say a word to the officers and directors of these thirty thousand banks. Banks have two distinct functions: To aid in the creation and operation of transportation, industrial and commercial enterprises by providing the capital therefor; and to regulate the number and growth of such enterprises by conscientiously increasing or contracting the supply of capital.

The first function is performed by collecting money from a large number of people, known as "depositors," and loaning the same for definite periods by purchasing therewith commercial paper and other securities, which most depositors would be unable to do independently. The second function is performed by varying the amount of cash and securities held. For instance, during periods of panic or of depression, when most individuals withdraw money from useful channels and withhold cash, it is a bank's duty to give out all the cash possible by purchasing such good commercial paper and high-grade securities as are selling below their true value. On the other hand, during periods of great prosperity, it is a conservative bank's duty to dispose of a large portion of this commercial paper and the other securities, storing up large cash reserves pending the next period of money stringency and panicky conditions.

In this way banks not only perform a valuable service, both to depositors and borrowers, by combining small sums and loaning them in safe and profitable channels, but also act as great regulators and "storage basins" for the entire business community. They store cash during periods of great prosperity, when the public is willing to lend to anybody and buy anything, and then give out such cash during periods of despondency, when the public refuses to lend to solvent borrowers or to purchase even the highest-grade securities. Moreover, for performing these two functions such banks receive a twofold reward—namely, the market rate of interest on the loans and securities held and also a large profit every few years on the "purchase and sale of money." Banks that do not fulfill these two functions not only fail fully to serve their true purpose in the community but also make far smaller profits and assume very much greater risks.

Fundamental Conditions

Many banks have heretofore failed to perform this second function owing to their inability to obtain the necessary statistics for judging correctly the trend of conditions; but any bank can now readily obtain such statistics if its officers will take the trouble. I am an officer in a New England trust company that studies the following twenty-five subjects: (1) Building construction; (2) Money in circulation; (3) Comptroller's reports; (4) Loans of the banks; (5) Cash held by banks; (6) Deposits of banks; (7) Surplus reserves of banks; (8) Total bank clearings; (9) Bank clearings, excluding New York; (10) Stock-Exchange transactions; (11) New securities; (12) Business failures; (13) Labor statistics; (14) Imports; (15) Exports; (16) Balance of trade; (17) Gold movements, 18, Foreign money rates; (19) Political factors; (20) Production of gold; (21) Commodity prices; (22) Crop conditions and iron production; (23) Railroad earnings; (24) Idle-car figures; (25) Religious and social statistics.

All of these subjects teach us something as to what the probable demand and supply of money will be and enable us better to serve our customers and to keep our institution in a stronger position; and at the same time we shall receive greater profits for the greater service performed. Therefore, from now on let all of us who are interested in the operation of our nation's banks be more courteous, more obliging and better posted upon financial and business matters; for in so doing we shall not only eliminate much criticism to which we are now exposed but perform a far greater service to the community than we are now performing, and we shall receive a larger profit for rendering this increased service.

All of this suggests to the small investor that, although each report issued by the local bank should be preserved, there are many important factors that these reports do not show. When selecting a bank in which to deposit, the small investor should select such institutions as are operated by men who combine highest character with soundest judgment.

In other words, the small investor should associate himself with the banks that stand for righteousness and conservatism, and yet encourage the small depositor as well as the large one; banks the employees of which study investment securities and are willing to give out their knowledge to help others; and, above all, banks with officers that are students of underlying business conditions, guiding their institutions with the above-mentioned twofold purpose in view. In short, look well to the character and general fitness of the men who actually control the institutions, insisting on the highest standard of honesty, morality, judgment and broad-mindedness.

Destructive Birds

THE Government Biological Survey finds that the timber industry of the United States suffers a loss of twelve hundred and fifty thousand dollars annually by certain species of woodpeckers known as sap-suckers. These birds have a habit of boring into the inner layer of the bark of trees.

Such punctures permit the entrance of moisture and fungi, which cause decay and staining of the wood. As a result the trees when cut for lumber show ugly spots and distortions of the grain. The stains render the wood unsightly, lowering its market value; and knotty checks, often numerous and of large size, diminish its workability and strength.

This is a great pity because in general the woodpeckers are among our most useful birds. The Government experts say that it is difficult to overestimate the value of their services in the preservation of forests by their destruction of boring and other injurious insects. Even the sap-suckers are in this way exceedingly beneficial, but the damage they do by attacking the trees more than offsets the good they accomplish.

The woodpecker has a bill shaped like a chisel, which is a very effective gouging instrument. Ordinarily when one sees him pecking at a tree he is after some boring insect in the bark. But in springtime he has a way of tapping rapidly, in a staccato fashion, upon a hollow tree as a signal to his mate. Occasionally he will do the same thing on a barn or even a chimney, the object in view merely being to produce a certain sound.

The common flicker, or highhole, said to have more than a hundred other names, by the way—may frequently be seen practicing this trick.

The red-headed woodpecker does a good deal of damage to telegraph and telephone poles by pecking deep holes in them. Probably he takes them for dead trees—as, indeed, they are. To realize the effectiveness of the chisel-shaped bill as a gouging tool one should examine a woodpecker's nest, which is a bottle-shaped excavation of considerable size dug out of the very heartwood of the tree.

In the Southwest there are large numbers of woodpeckers that make their nesting holes in the huge branches of a giant species of cactus. The plant to protect itself gives out a juice that hardens in such a way that each hole is lined with a woody substance.

By-and-by the cactus dies in the ordinary course of nature, but the nest linings formed in this curious manner remain behind, being almost indestructible, and are used by the people of that region as household vessels.

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SPRING THINGS FOR FASTIDIOUS FELLOWS OF THE YOUNGER SCHOOL. COLLEGE men—young business men. The new Kuppenheimer models for young men are more correct than ever—full of color—life—individuality; all pure virgin wool. That means genuine service—lasting satisfaction. The better clothiers are selling them to the better dressed men everywhere.

New spring and summer styles now on display. Send for our book, Styles for Men

THE HOUSE OF KUPPENHEIMER

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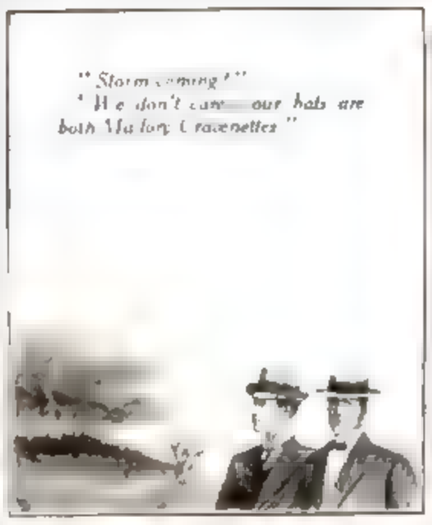


Mallory "Cravenetted"

STIFF, SOFT AN

WIDELOW

WHEN a man wears a Mallory Hat, he has a distinct advantage over men who don't. While his hat is every bit as stylish as any other made, it has the added and exclusive feature of being entirely weather-proof.

BASIL

The lines of the Mallory are harmonious; the shades are distinctive, but refined; the fur felt is of the very best quality and the workmanship unsurpassed. Besides, the Mallory outlives any other hat, because of the Cravenetting process which keeps it new.

RATON

DALES

This process does not change the texture or appearance of the hats in any way, but merely renders them safe from the effects of the weather, and so greatly prolongs their usefulness. Rain or moisture is rendered harmless by this means.

LEON

Look for This Sign in Your Dealer's Window

Every Genuine Mallory Hat

CONWAY

COLUMBIA

POWELL

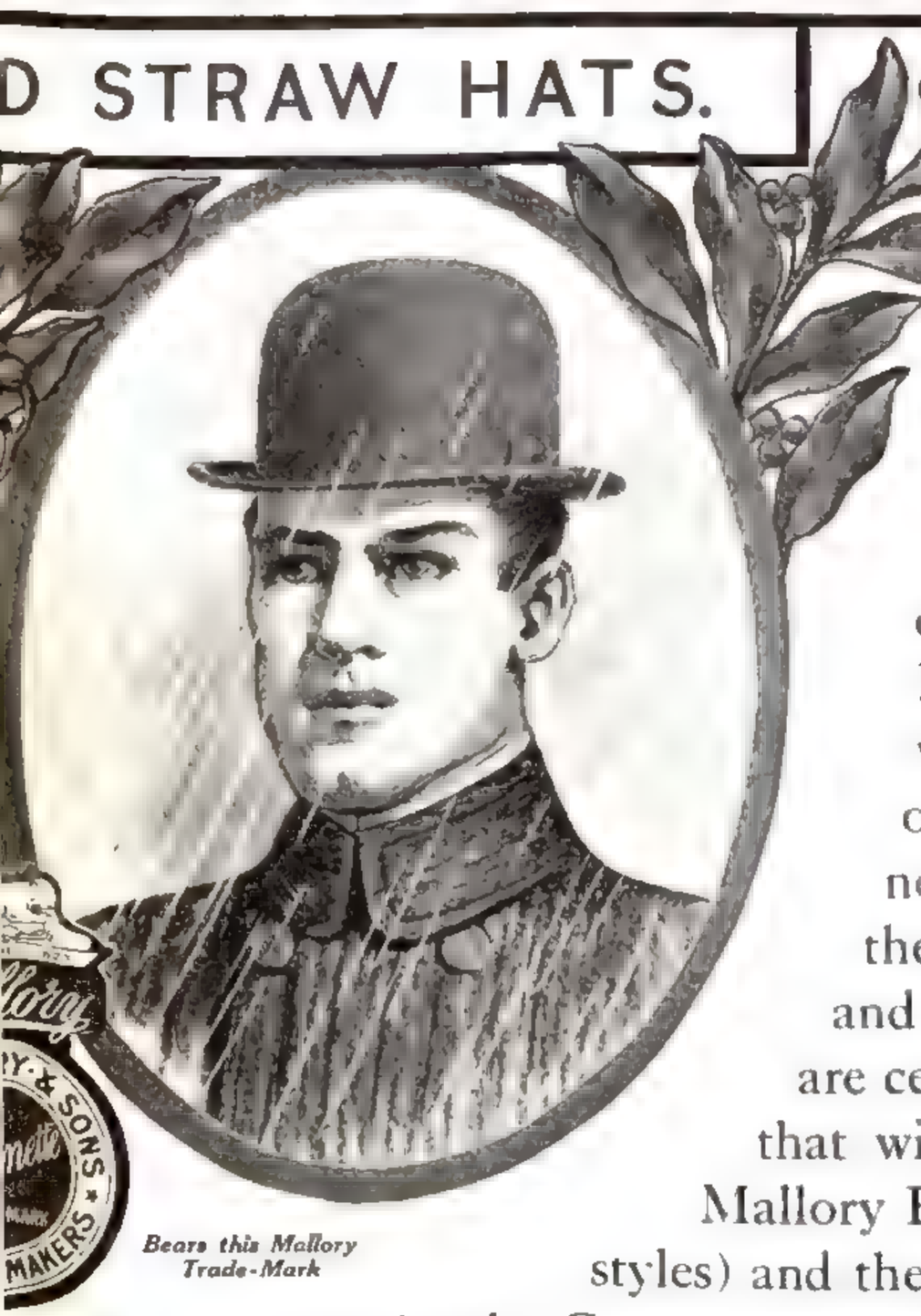
NORTHAM

This handsome glass sign every Mallory Hat Dealer, as above. The sign is beautifully and serves as a positive ideat store for you. LOOK FOR IT.

Hats

metted"

D STRAW HATS.



Bears this Mallory Trade-Mark

THE Hats here illustrated are styles that will be correct for Spring wear. They are designed to meet the requirements of discriminating men. They are handsome and dignified, and while embracing all of the lines of the latest modes, yet there is nothing extreme or freakish about them. Our dealers will have these and many other shapes, and you are certain to find among them a hat that will thoroughly meet your taste. Mallory Hats are also sold in straw (many styles) and these, too, are made weather-proof by the Cravenette process.

HERALD

CARVEL

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Prices, $3, $3.50 and $4

Dealers Everywhere Have Them

Our new store in New York is at 1133 Broadway, cor. 26th Street
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E. A. MALLORY & SONS, Inc.

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Wholesale Offices: New York, 13 Astor Place, cor. Broadway; Boston, 48 Summer Street

BUXTON

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MARTIN

ppears in the show window of
contains his name as shown
olored in gold and deep brown,
ication of the genuine Mallory

Like a Breakfast of Toasted Nuts

That's one way to describe Puffed Wheat and Puffed Rice.

The grains are so nut-like that children use them in candy—chefs use them to garnish ice cream. Nearly all users mix them with bananas or berries. Cooks use them in frosting cake.

When you serve them with cream for breakfast—or for supper in a bowl of milk—the crisp, brown grains will suggest toasted nut meats, ready to melt in the mouth.

Four people in five like Puffed Wheat or Puffed Rice better than any other ready-cooked cereal. We have proved this by hundreds of lunch-room tests.

Nothing Else So Easy to Digest

By no other process are cereal foods made even half so digestible. Here the millions of food granules are literally blasted to pieces. The digestive juices act instantly.

One gets all the food value of the whole grain without any tax on the stomach. There is no other way to do that.

That's why Puffed Wheat and Puffed Rice form such ideal foods for between-meals and bedtime—or for people who need to be careful—or for business men who want a light lunch.

They are often served, like bread or crackers, in a bowl of milk. For these puffed grains are as crisp as crackers, and four times as porous as bread.

Puffed Wheat, 10c

Puffed Rice, 15c

Except in Extreme West

These are Prof. Anderson's foods—the famous foods shot from guns. The moisture in the grain is turned to steam, then the grains are puffed by exploding it.

Thus the food granules are literally blasted to pieces. The grains are puffed to eight times normal size. Yet the coats of the grain are unbroken.

They are far more delicious, far more digestible, than wheat or rice were ever made before.

Eighteen Million Dishes Every Month

The homes that know Puffed Wheat and Puffed Rice are now consuming 18,000,000 dishes per month. You ought to know them, too. Tell your grocer to send one package of each so you can find them out. Cut out this reminder and lay it aside so that you won't forget.

A Reminder
To Telephone the Grocer for
Puffed Wheat
and
Puffed Rice

Made only by
The Quaker Oats Company

The Strike of the Missing Man

Continued from Page 19

The boy, feeling his father accused, seized him by the skirt of his coat. Rivets scowled a moment, letting his yellow eyes rove as if reluctant to meet an enemy in every glance. Then he felt the tug at his coat; and slowly removing the hat from his tousled hair he twirled it in his hands.

"I'd been—drinkin' some, I guess your honor." He seemed to feel himself before a court of justice.

"Possibly that explains," said Reynolds in a milder voice, "but it will prove no excuse hereafter. Mr. Healy and I have decided this layoff to be sufficient. You may go to work tomorrow."

Rivets said "Thank you" in a hoarse voice and went out with a stumbling step.

"They are easily frightened, after all," said Mr. Reynolds complacently.

Outside, the man who had just abased himself stood in the darkness, his face convulsed with rage, and shaking his fists at the magnate through the lighted window.

Blake, who had preceded him outside by a moment, beheld this; and following him lightly beyond the end of the platform he watched the lantern flicker out of sight.

"Resume your duties," said Reynolds to him as he reëntered the office; "and you, Marlowe, report at my hotel in the morning."

"Somehow they don't catch the drift of men's minds." With this comment Blake lit his cigar and signed his name to the paper he had drawn up.

"Miss Helen thought you very much of a man to take the bold stand you did," observed Jerry.

Blake bent intently above his paper; then a deep blush rose over his face. He attempted shyly and furtively to brush it away with his hand, but he did not venture a reply.

"And he's kept it hidden all this time," thought Jerry, delighted with his discovery. "He's the missing man and must be made to strike."

Jerry Marlowe took up his duties as private secretary to the president of the executive board in a matter-of-course way that exasperated me. We'd discussed railroad building, operating and consolidation nearly every day for five years; and now he wouldn't take up a single question with me or ask my advice on anything.

"You are a man of great affairs," I told him; "you have opinions and the mighty director leans on you for decisions—today. Well, it is a far cry from yesterday and the problem of the muley cow."

I certainly didn't envy him, because I had opportunities enough of my own; it must have been because I thought so much of him—and didn't want a big head to spoil his chances—that I took pains to tell him this.

"Let Reynolds lean on," he answered, with a wink. "Perish the muley cow—I am a prop to greatness by nature."

A fellow like this must run his course. "He will learn only from hard experience," I reflected, and disdained to offer him any further advice.

However, for ten days Mr. Reynolds conducted his great affairs from that hotel; and Jerry must have been very apt at the correspondence, for he still held the job.

My father, Mr. Regan, was in Mexico concluding some important traffic combination. In his absence Mr. Reynolds thought best to remain in close touch with a situation which, handled by incompetent authority, might prove more or less disastrous to his interests.

"A labor dispute now would give us a tremendous black eye," he had told Jerry at the end of this period; "but as the men seem to be working away as usual, with not a rumor of trouble, I am ready to start for New York. I won't say that the men have been intimidated by my presence. Perhaps, though, when they felt the highest authority in the system right at hand, ready to come down on them, they thought twice. Perhaps Blake held them back. At first I thought him a deserter, but he turned out to be a diplomat. I must have an interview with him before I go. Send for him. Then pack up, Jerry. The car is in the yard now, I guess."

He was in high good humor and threw Jerry a shrewd, kindly glance when giving this first intimation that his services as secretary had been satisfactory and were to continue. Here was a mighty rise in fortune for the local freight agent.

"I've been floating some great visions," Jerry told me at lunch. "Would you like to take stock in one?"

"All you'll sell," I answered, as elated as himself.

"They're wildcat visions, though," he added, "liable to blow up at any minute. Now I'm going to hunt up Ned Blake. Denny, if you only knew the fortune in store for him!"

However, Mr. Reynolds didn't leave as scheduled. Immediately after noon a committee of five, representing trainmen and switchmen, was announced and admitted. One burly, reckless fellow named Charley was spokesman; he was foreman of the night yard crew.

"We came as representatives of the unions, Mr. Reynolds," he began.

The latter regarded them in frowning surprise.

"If you have complaints we shall be glad to hear them from individuals. We recognize no unions," he said curtly.

"Then there's no use going any further," said Charley coolly, "because we've surrendered our rights to the unions as better able to deal with you."

"Come to me, each one of you man to man—and you will be received with all consideration." Mr. Reynolds addressed the committee generally.

"We know what that leads to—man to man," replied Charley. He was respectful enough, but not at all intimidated by the stern manner of the director.

"I believe these other gentlemen will agree that my suggestion is best," said Mr. Reynolds.

However, the others looked at their spokesman stolidly, like men who had their minds made up.

"This union is not an alliance against the company," explained Charley, "but only a business body that will settle our differences in a businesslike way. You know very well we can't come to you each man for himself. That would be as bad as a strike." He grinned good-naturedly.

"It is positively against the policy of this company to recognize the so-called unions—foreign bodies presuming to dictate in domestic affairs. But why go into that? Think over the conditions, men, and I know you will conclude to rest your cases with the company."

One or two shook their heads. "Won't you reconsider, Mr. Reynolds?" inquired Charley.

With difficulty the magnate repressed his resentment against this man.

"There is nothing to reconsider," was his answer. "This is not merely a decision; it is a policy that will never be revoked or amended while I am ——" He hesitated a moment.

"Boss," supplemented Charley. "Then, Mr. Reynolds, we must all abide by the consequences."

That was all there was to it; the committee walked out. After a brief conversation, without accusation or even criticism, they had reached a conclusion that might precipitate thousands of people into a state of semiwarfare, of hatred, hardship and intimidation.

Mr. Reynolds strode up and down the room, damning the grimy, ignoble hand that threatened to shake his lofty schemes to pieces.

"Matters are urgent in New York," he exclaimed suddenly. "Jerry, wire Regan to return and take charge of the situation. If it's to be a fight Regan's the man to give 'em all they want."

At this very moment I had entered the anteroom to tell Mr. Reynolds that his car had arrived and to get the time for his departure. I heard this speech and Jerry's answer; he waited a moment as if picking his words, aware that Reynolds would not listen to many.

"President Regan will make it a hand-to-hand, no-quarter-to-the-infidel, finish war of extermination," he said boldly and clearly. Reynolds was so astonished by this presumptuous response that he stopped in his tracks. "Maybe no fight—or at most a short one will be all that's necessary. Let Ned Blake handle it."

"Ned Blake," repeated Reynolds; without moving, he glanced up and saw me in the door. "Send Blake to me at once," he said sharply. I turned on my heel, but not before letting fly a threat of reprisal at Jerry Marlowe.

"You traitor!" I thought. "To set any man up in the place of my father—the one who made you!"

I had had a hand in the making too, which increased my bitterness. I felt positive that Jerry was in sympathy with these men and wished the company to employ a negotiator instead of a man who would put them down. As for Healy the superintendent, he seemed to be overlooked entirely.

Reynolds had only come by chance into the affair, whose adjustment belonged to Regan. He was unfamiliar with the management of these men; Jerry had caught him at a moment of indecision.

I found Blake. Meeting Miss Helen on the way back to the office, I related the whole story to her as we walked along.

"These men!" she exclaimed indignantly. "They have always been treated as members of a family. Why, I've grown up among them, looked on them as great boys, good-humored, friendly; building and running railroads as if at play. They are spoiled by our generosity!"

I nodded gloomily.

"And are changed into ungrateful, common rebels!"

It had been the habit of all the men to bow to her; but now, as we passed several on the street, she returned their salute with a cold, high glance and, like a princess, passed them as unworthy to look upon.

Meantime Ned Blake had appeared before Mr. Reynolds.

"The men have struck," he said.

"Struck! And you — "

"I went out with the rest," replied Blake. "I believe they are right, you know."

"Let Ned Blake handle it," quoted Reynolds to Jerry Marlowe. Still, he did not give way to his natural temper, for this new resistance cropping out in so many men made him pause.

"He's the only man to do it," insisted Jerry stubbornly.

"Possibly you couldn't prevent this action, Blake?" Reynolds spoke calmly.

"Their decision was hasty and took me by surprise," said the latter.

The other continued cautiously, feeling his way into this man's motive: "I'll not conceal from you how important it is that no situation calculated to affect the stocks of this road or its general welfare should rise at this time. You are behind the breastworks ——"

Blake understood what the director was driving at and chewed on his cigar with some embarrassment.

"Whatever's right," he muttered.

"Now, there is a superintendency—in this ——"

Blake shook his head resignedly. "You can't kill an idea without killing the men who hold it," he said.

Just then Miss Helen entered; with a nod and a motion for her to await his return, Reynolds took the yardmaster's arm persuasively and walked out with him.

The young lady stood at a window, tapping the floor impatiently with her foot. Jerry glanced toward her and then resumed a letter he had been writing.

"So the men have struck!" she exclaimed explosively. "Ungrateful wretches! I shall never believe in them again!"

Jerry sat a moment thumbing his papers.

"Listen to me," he said suddenly, rising and crossing the room. "You like to patronize us, don't you?—and call us your boys, and point us out as patriots to the company and to your father and you? An army that fights day and night at the Reynoldses' whistle. Aw, I've heard all that ——"

She wheeled on him imperiously angry.

"You speak to me in such a vein!" she cried.

"I certainly do," agreed Jerry. "I've heard you say all those things when I was only a boy and you pretended to be so grown-up and worldly-wise. They sounded fine and I swallowed 'em because I didn't know any better."

"And you desert " she began again.

"I asked you to listen; I'll be through in a minute. I was a beggarly boy, perhaps, when you first saw me, and you were good to me. Well, I've been good to you, too, and worked sometimes night and day for the Reynoldses ever since, without having much to show for it.

"You know, Miss Helen, I care more for you than anybody in the world—that is, you and Ned Blake, who is a man if ever there was one—and will defy your father and everybody else to keep him from doing whatever's right. But you must understand that I'm a man—every whit as good as the Reynoldses, mind, body and blood; so is Ned—and for the woman who would meddle in a man's concerns and in petty, ignorant prejudice call an old friend a deserter and wretch ——"

"I didn't mean you," she denied, but whether with defiance or remorse he couldn't decide, for Miss Helen had lost her composure and a moment later her father's return put an abrupt end to the conversation.

Jerry ferociously took up his correspondence; and, after speaking only a few half-audible words to Mr. Reynolds, Miss Helen left the room.

Though I'd often read and been told of those transitions in fortune by which certain lucky fellows rose in the world suddenly and inexplicably, I hadn't learned in those days that the power to rise lay in the man himself; also that, though the man didn't change, new surroundings showed him to others in a different light.

So I thought Jerry was changing in character or assuming a new one when, in fact, it was the same character stationed at a different level of life. Healy said that he was feeling his oats finding himself.

Jerry was caught in the swift and powerful flight of events—why, on the afternoon of the next day I saw him on the platform of the passenger station talking to Blake.

"He's a traitor," I'd been thinking, "to the Regans and Reynoldses, who made him, and to the cause of the company, which is the cause of civilization."

I went still farther than this, thinking in the old cut-and-dried way, and couldn't make up my mind whether to assault or to ignore him.

I stopped on the platform fully prepared to do either. He seemed to read me at one glance: walked over briskly, said "Hello!" shook my hand heartily and was back talking to Blake before I realized what had happened. "You're a traitor!" I half shouted to him.

"Bah!" he answered. "You wouldn't have shaken hands with a traitor." Then he walked slowly away with his bird of a feather.

I stood still in bitter mortification, staring down the silent yards where not a wheel except those of the through passengers had turned since the day before. It was almost deserted. Four or five hundred yards away I could see the car of Mr. Reynolds on a siding; and, as I watched, a woman passed across from the near-by street and entered it. Even at that distance I could identify the slender figure and quick, graceful walk of Miss Helen, so I sauntered in that direction, intending to set up the character of Mr. Marlowe between us, where we could pommel it in common.

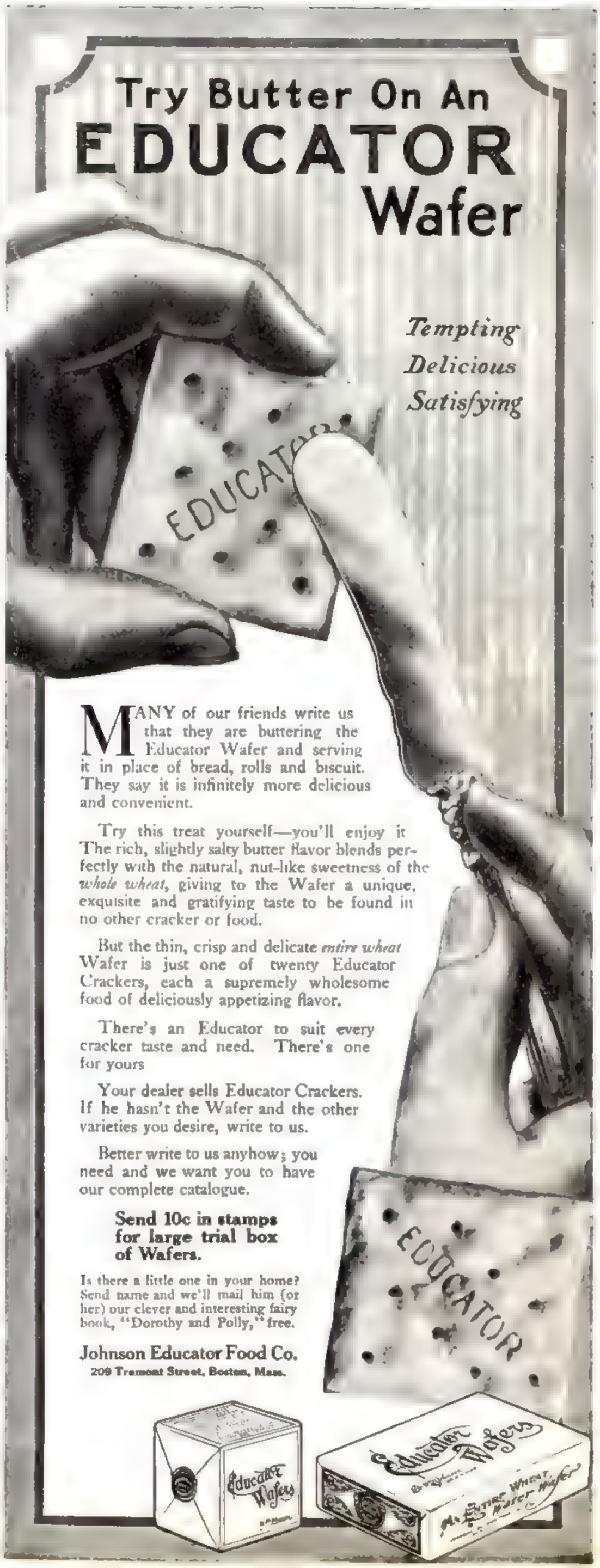
Suddenly I heard the shrill whine of a whistle, increasing quickly to a screech; a howling, deafening blast. I saw a switch-engine take the curve around the machine shops up the yard. It tossed violently at the switches. "Running wild!" flashed through my mind; something seized me by the hair of my head: I seemed shooting into the ground and could not drag my feet from their tracks. The whistle was screaming a name: "Helen Reynolds!"—a discordant, frenzied note of wreck and death.

The two cronies up the platform had turned in their walk and I saw Jerry drop his hand to his side. He had been shading his eyes to look down the yard toward the car. Then they heard the whistle. Another moment and Blake had stepped lightly to the other side of the track, first placing his cigar in his mouth. Jerry half crouched and, as the engine shot between them, sprang. His figure flapped loosely against the tender; but all that glimpsing scene impressed on my memory was a hand gripping the rail of the cab, a bloodless hand which seemed wrenching at the rail as though either iron or flesh must tear away from its socket. Then he was whipped into the gangway.

I began running after him, ready to drop at the crash, not daring to raise my eyes. Instead, there was a sudden appalling silence; and, coming up blown and staggering, I saw Blake examining a card dangling from his hand.

"They tied down the whistle," he said to me from the step. As he spoke the cigar dropped from his lips, bitten in two.

"It was an old game to me, Jerry, but pretty risky for you," he observed, and they dropped quietly to the ground.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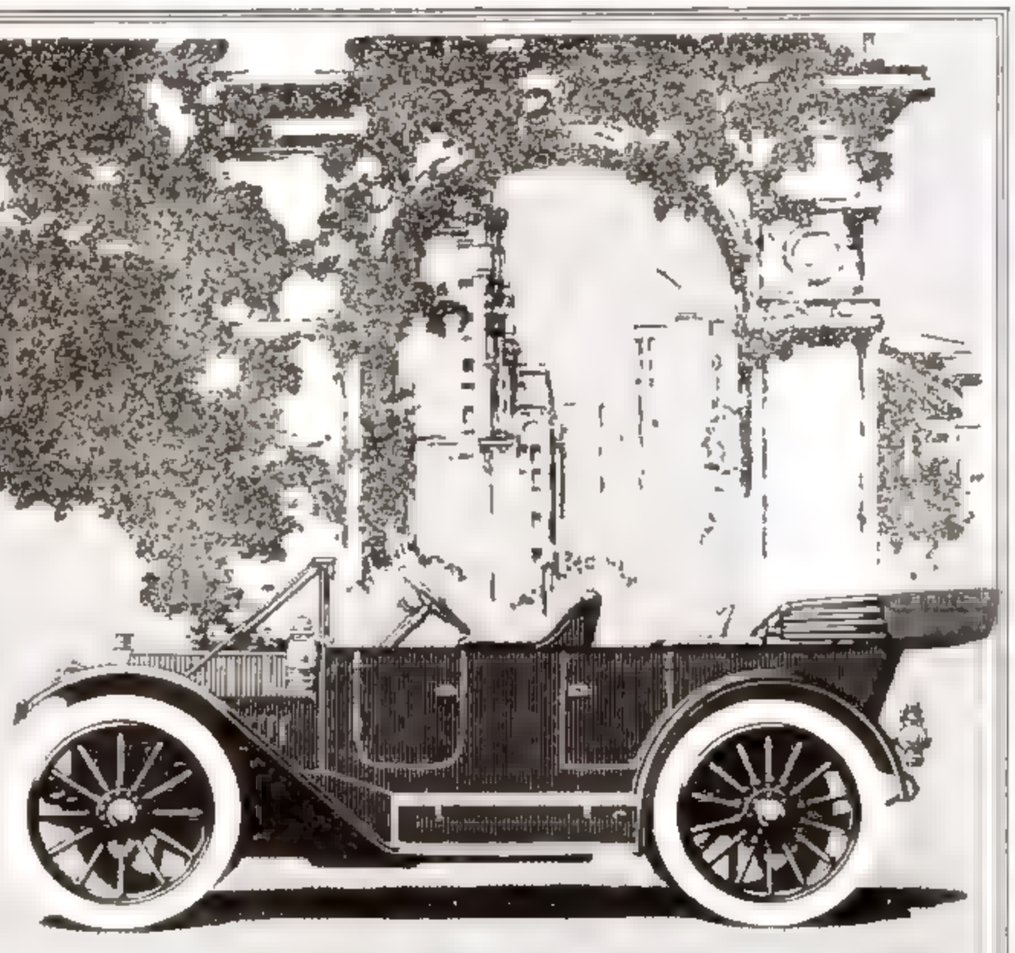

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With steam up and brakes clamped the engine had slid and, gently as the tap of a soft finger, had touched the drawhead of the private car—touched, and no more.

Miss Helen came to the platform, looking at them in some surprise. Then I, who had been dumb to this moment, grabbed Jerry around the shoulders.

"I thought you were killed!" I stammered. "Blake, did you ever see a tackle like that?"

"He's all grit," nodded Blake wisely, fishing out another cigar.

"What are you two talking about? You did it too," exclaimed Jerry half angrily. "Hold on, Denny; I'm just getting back my breath," he added with a laugh. "How do you do, Miss Reynolds?" Then he turned to walk away.

Of course she was interested by such an unusual exhibition of emotion.

"Wait a moment, Mr. Marlowe." Even at this moment I thought it strange she would address him so formally. She stepped from the car. "Why do you hold on to your friend so determinedly, Denny?" she asked in some excitement.

"Well, why not," I demanded indignantly, "when he just escaped being torn to pieces before my eyes?"

"Explain! What's the matter, Mr. Blake?" she said impatiently.

Ned Blake held his cigar between his fingers and gazed far away.

"This switch-engine," he explained—"This switch-engine here"—he looked at the engine in question disapprovingly—"was coming down the yard ——"

"At fifty miles an hour," I interrupted.

"Twenty-two," he corrected. The man Blake had no more feeling than his confounded engine.

I took the answer away from him—explained; sometimes losing myself in a whirlwind of words. But I made Miss Helen understand.

Jerry had been pretty steady up to that time, though he had had the breath nearly slammed out of his body and was black and blue all over one side. Now, with my head on his arm, I felt him waver. I paused, for he trembled violently as with a sudden chill. Miss Helen shook his hand; her eyes were very bright, though filled with tears. Jerry spoke in a perfectly ferocious manner, though his body shook so that his words were hardly articulate.

"Haven't you any sense or politeness?" he asked her. "Blake was the man who shut off the steam!"

"Why, did he ——"

"Sure; Ned jumped the engine too," I added, having overlooked that in my explanation.

Miss Helen looked again at Jerry and then impulsively took the yardmaster's hands, saying in a clear voice:

"One who does brave and generous things for their own sake doesn't wish to be thanked; but Jerry knows what I think of such a man."

Blake blushed like a boy, but he was not embarrassed.

"I'm glad you like me, Miss Helen," he replied, with a curious expression of pride and contentment. He shook her hands cordially and released them.

"Jerry's all in," I interrupted.

"I'll be all right with a little rest," he retorted, and refusing the hospitality of the car he added, "Good day, Miss Helen," with the greatest friendliness; and we three men rode back to the station on the switch-engine.

It was evening now, and after I'd left them for my office the two heroes went to the deserted switch-shanty, where they sat in the dark like hiding criminals.

Finally a messenger from Mr. Reynolds discovered them and delivered a positive order to report to him at once.

"I have discharged you twice in ten days," he said sharply to Blake as they entered, "and have had to reëmploy you both times. Now you can work for this company till you drop dead, for all I care. I wash my hands of you. Jerry, why haven't you been on duty? Boys," he added, "how are you? Sit down and let me look at you."

Cold-blooded as he undoubtedly was in all affairs of business, the financier was not a man of stone, and the narrow escape of his only daughter from a terrible death had completely unnerved him; but emotion with him was a kind of fright that, under that fiery, domineering mind, was quickly transmuted into a temper of vengeance.

Blake guessed the perpetrator of the deed, but would not yet disclose his name.

"You must not blame the boys for this," he said. "Why, they are all dressed in their best clothes, idling about town and holding an inquest over the company. Up to this time they look on this as a holiday, so long as you keep out strike-breakers."

"You mean that whoever sent the engine at my car was actuated by personal enmity?"

"Entirely so; though I can't believe he thought the car was occupied."

"But what injustice have I done to any man to rouse him to such a crime?"

Blake looked rather pleadingly at Jerry. "Sometimes a difference in view, or even in manner"—he hesitated—"will cause bitter prejudice."

Then he rose, evidently determined to let the subject rest.

"I thank you very much for all your past favors and friendship," he said, and if his voice broke it was not from a selfish fear of consequences. "Of course I'll have to stick to the boys. Anyway, there'd be no use in bickering with one petty leader for the rights of many; you can't thread men with a needle."

"Whatever's right," said Jerry, with deep sympathy.

"That's it." Ned Blake spoke more cheerfully. "Goodby." He left the room abruptly.

"The infernal fool! He rushes out as if he'd looked his last on the corpse of a friend," said Reynolds after a moment's silence. "Well, well! Since he seems to fear my presence as a plague, I'll not impose it on him."

All at once the man of affairs shook off these trammels of affection, friendship, sympathy. The window of the hotel overlooked the end of the station platform and, throwing it open suddenly, Reynolds fairly thundered to Blake, who stood below chewing his cigar and reflecting that this last renunciation of the company's bounty made him a wanderer forever:

"To hold up the passenger trains will only inconvenience the public without abetting your strike."

After a pause Blake replied: "To blockade the passenger service would do us no good."

"Then it's your duty to the public that the passenger trains get out. See to it!"

Reynolds slammed down the window, remarking seriously to Jerry: "Of course a blow at the freight service is a blow at the railroad's heart, but press and public will judge the effectiveness of this strike by the operation of passenger trains. It's the news—the news, Jerry—that concerns me. It's not values but news that concerns stocks. Give me three more days of passenger trains on time the strike is declared a fizzle the company's policy maintained; my deal goes through ——"

"Then?" asked Jerry.

"Why, then, let Regan come back, enlist his strikebreakers and go to war. So far the men have struck at only three other division points; the unions are new and weak; here is the central council. We'll send them staggering to the wall with a single blow—and the backbone of unionism is broken."

"You'll ruin a great many men," said Jerry, rising with difficulty and limping slowly toward the door.

"I'll make a great many more," returned the other absently; and Jerry marveled to observe how very little the lives and welfare of common men need be taken into account in the schemes of the mighty.

Without, he joined Blake and they repaired silently to the yardmaster's office.

On the way they were passed by a number of switchmen, who nodded solemnly. Evidently they were bound on an official mission, but, though constantly asking Blake's counsel in a friendly way, they would not push him forward into active conflict with the company. Possibly they would not do violence to his curious, old-fashioned attachment to the company—or perhaps they wished him to remain on good terms with the officials in case arbitration became necessary.

Mr. Reynolds' resentment roused at the sight of them.

"I have nothing to say to you," he said, scanning them. "By one day's lawlessness you have forfeited my confidence; the company washes its hands of you. You are beyond our jurisdiction and only the criminal courts ——"

"You're 'way off in that, Mr. Reynolds," interrupted Charley, the former spokesman. "I ain't above smashin' a

man who would try to take my job, but wreck that car—when Miss Helen might be aboard! Why ——" He looked the astonishment he felt at such an accusation. "You're only jokin' us," he added.

"The criminal is among you. hand him over to the law or be branded yourselves," said Mr. Reynolds. He turned his back and would have nothing more to say to them. The men didn't know what to do and stood swearing among themselves. Then Miss Helen, believing her father alone at this hour, entered the room.

"Miss Helen!" There was a demand, a ringing challenge, in Charley's voice. "You've known us as railroad boys all your life; don't you know us as men? Look at this gang and say if you think one of us would turn that switch-engine loose at your car when you or your father might be in it! Think of it—a crime like that! Look us in the face now and answer."

Up to this moment she had felt a repugnance to these men—ungrateful members of the Reynolds household who had willed themselves with some hidden gruesome instinct into creatures uncanny and ferocious. She had averted her eyes from them. Now this manly appeal touched her to the heart. Perhaps the words of Jerry Marlowe echoed there.

Her clear glance turned; rested on their faces—read their very souls.

"Why, they aren't changed," she thought.

"Never," she answered quietly. "You could not."

A sigh of relief rose from the switchmen, as though they had been accused in court and declared innocent.

"Well, I reckon you heard that, Mr. Reynolds," declared Charley triumphantly.

"That settles it," said the others, and without further notice of the director they walked out.

At this time Jerry and Blake were sitting together in the yardmaster's office.

"Funny," said Ned, letting his cigar go out and staring at his crony; "I feel as uncomfortable as if I'd just died and the pallbearers were talking about me on the way home from the funeral."

"I'm through here too," replied Jerry. "The Regans look on me as a traitor and Mr. Reynolds would only keep me out of gratitude."

"I've never been on the suspected list before." For the first time in his life old Blake seemed really disheartened.

"Now, Ned," said Jerry, with deep earnestness, "I want to tell you something."

"You still shake a good deal, don't you, Jerry?" remarked the other.

"I hadn't noticed; it will pass. Well, I want to tell you about a girl who loved a man she never saw—or thought she hadn't; or, at least, didn't know even if she had seen him." Jerry, studying his friend covertly, paused in some confusion. "It will be hard to bring him out," he reflected. "She didn't know him even if she had seen him."

"Pshaw!" said Ned, deeply interested in this clear and singular situation.

"She was a wonderful girl," resumed Jerry. "If I'd been that missing man—on the job all the time, but missing—I'd have struck for recognition."

"Of course you would; and right too," said Ned.

Poor Jerry, between those bruises and his embarrassment -for the subject was a delicate one—trembled as with the palsy.

"Did you ever love any woman, Ned?"

"Yes; yes," replied his friend, with a most amazing change of manner. In a moment affection, cheerfulness and the reflection of many a dear memory beamed from his careworn face.

"Well—you don't mind ——"

"I should say I didn't," replied Ned. "A man ought to be proud enough to admit that he loves Miss Helen."

Jerry gasped at this frankness; he wished to go one step farther, to give a hint—in some way to clinch the situation. But he shook again; his throat closed and, not able to add another word, he only nodded his head while Ned smiled back at his approval.

"Now we must arrange to get the passenger trains through," said Blake then. "The boys won't bother 'em tonight, but tomorrow I'll be in for a row probably."

Thus the discussion ended and next day the predicted row did break out.

Ned argued with the men that it was useless to blockade the passenger service. "We have to respect the mails," he said, "and don't wish to incur the enmity of the public. Besides, the company can surely get enough men to run passenger trains and it would look like defeat."

During all this time the strikers had taken the singular apathy of the company to mean defeat. "They'll wait a few days to save their face and then give in," was the current phrase.

In the evening of this day there was a mass-meeting and apprehension was expressed that the railroad was only mustering all its forces to strike them suddenly and heavily. It was decided that the coaches of the passenger trains should be cut off and only the mail cars sent through.

"I'll try to prevent it," Blake warned, and many of the men sided with him.

When the trains arrived on the following day Blake threw a sack or two of mail matter into each coach.

"There's no use of your kicking," he told the mail clerk. "There's not room in your car for all this mail; you'd better tell some citizen to guard every sack and let no man touch it."

The clerk did so and the strikers were so averse to violence, after the criticism caused by the incident of the switch-engine, that they did not attempt to take the sacks from the guards. Of course they did not wish to come into conflict with the United States authorities by interfering with the mails; so the trains got through during that day.

Blake lost popularity; some of the men looked on him with suspicion, but he never swerved from his duty as he saw it and the citizens generally commended him for it.

On what proved to be the last day of the strike there was a scuffle at the night overland train, when Blake had distributed his mail through the coaches and stood on a platform endeavoring to keep out men who had resolved to remove the sacks to the forward car and cut off the coaches.

They attempted to drag him from the platform and in a moment he was fighting. Jerry, still bruised and lame, rushed forward to help; some one struck at him, but strange to say the worthless old clerk at the freight house threw himself before his friend and was knocked to the ground, where he lay senseless. This ended the fight, for a cry went up that the old man was dead and in the confusion Jerry sent out the train.

Mr. Reynolds had watched these events with anxious interest, but not one word had he spoken to Blake since that admonition from the window.

On the morning after this vicious struggle at the station Mr. Reynolds received Jerry in high good humor.

"The reports of the strike showed we were able to hold our own," he said; "the great deal is closed. Send for that committee."

Wonderingly Jerry did so and they came shortly -this time accompanied by Blake.

"You have not yet turned your criminal over to the law, and last night there was more violence," he said curtly. "What do you expect to gain by it?"

"That man was Rivets," replied Blake. "He has fled the country."

After a moment's thought the director turned from the subject. "Blake, I will treat with you as an official of the road, representing these men."

"I am not now a company official, sir," replied Blake firmly, "and can only treat with you as an official of the union."

"So be it!" snapped Reynolds. "I recognize you personally as a union, though not another man of you will I receive as a member of one. Blake, we agree to the schedule you present; I do not think it unfair. We wish to equip with the safety appliances and will do so as fast as possible."

"Recognition?" said Blake.

A man came into the room—a man alert, sinewy, but of heavy figure. Power sat upon his great shoulders and there was the glare of irresistible will in his eye as it rested upon the group.

"I'd like to be the man who is dealing with you!" it expressed plainly. He was Regan, the president.

"Recognition be blowed; we've got what we want," said Charley.

Blake bowed pleasantly; and, with the others looking on, the two natural leaders studied each other—one so aggressive and dominant, the other so mild and genial; yet both immovable in purpose as granite and ready to mix hand to hand in any struggle that involved their rights.

Jerry says that Reynolds examined them curiously and shook his head as

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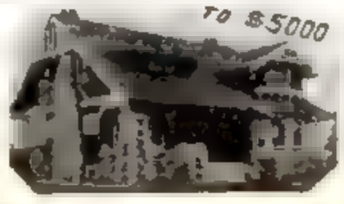

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though communing with himself. He was a courageous man, but his battles were not of fist and knuckles.

"What do you say, gentlemen?" inquired Blake.

"I say that the wild engine and that little scrimmage have put us in bad with people," answered Charley bluntly. "Maybe the officials will change their minds about unionism; maybe not. I say, wait."

The others nodded assent and the committee withdrew.

"I have only one word to say on this Regan," said Reynolds meditatively, "and then the situation is in your hands for a time. It has been many years since I have fought men hand to hand; and, let me tell you, there is a new spirit among them. These men are not a mob and Blake is not a demagogue. Why, Jerry here is in the cinch of his time; my own Helen turned her back squarely on what she has been pleased to call her class."

He seemed to wish an expression from his fellow official, who looked out of the window at Blake smoking his cigar below.

"Well, it's all fighting, anyhow, one way or another," said Regan indifferently. "We might as well be bowling over strikers as fellow corporations."

"Now, Jerry, pack up; order our car on the overland," said Reynolds, "and let me get out of this town. Between the strikers and Blake and you and Helen I haven't called my soul my own in two weeks. I'm losing ground against my own policy and would strike myself in a few days more. Go; and take your time. You're still weak from that shock."

Jerry left the two officials in conference and started down the corridor. On one side was the great dingy parlor, nearly always untenanted, for the hotel was an old one and business had drifted to better quarters in the more pleasant part of town.

However, some one was there at present, whose form was partly discernible against the window of an alcove.

It was Miss Helen, who drummed on the pane and turned mournfully to Jerry as he entered.

"I'm lonesome," she said.

"We're going away tonight," began Jerry hastily, for he did not wish another spell of ague to strike him dumb in the midst of his explanation. "Miss Helen, you like Ned Blake, don't you?"

"I do, indeed," she answered promptly. "He is a splendid man."

"He is the missing man," said Jerry. "Confound this shakiness, Miss Helen! I can hardly speak any more—but he's the missing man; and he's afraid to strike for recognition. He loves you better than anybody in the world—said so himself, and looks so, and lives so. Look what he's done under your own eye—he's always that way. Of course you're lonesome—and he never will have the grit to strike. Let me tell him, Miss Helen, that you think he's splendid anyway. I couldn't make him believe in a thousand years that he's the man you've been thinking of so long; but this can't go on forever, with each of you lonesome for the other—and what am I to do about it?"

In that dim alcove Miss Helen's eyes sparkled like winter stars.

"He is all you say," she replied; "but, Jerry, in justice to yourself, I'll not have it said that he has taken his part more nobly than you have."

"What does that matter? Didn't he lead this strike against his own interests?"

"Well, didn't you risk your position to defend the old chief clerk in his strike?"

"Why, he defied Mr. Reynolds, his best friend, and it nearly broke his heart."

"And you defied Healy and Mr. Reynolds and me—everybody, for that matter."

"And risked his life without a thought to save yours on that runaway engine."

"And didn't you?"

"Oh!" exclaimed poor Jerry, half mad with vexation. "He is a man for the sake of his manhood—and he loves you."

The words, in quick answer to that first sentence, were on the tip of Miss Helen's tongue. She could not stay them.

"And you, Jerry?" were the words.

"I!" he exclaimed—and he shook in a terrible gust of pain and wretchedness.

"I did not mean that," she said quickly. The words faltered. She strove to keep her eyes on his steadily and clearly, but they glanced downward, slowly filling with tears; and the blush that swept her face was followed by the pallor of death itself.

"Ned Blake is the missing man!" repeated Jerry.

"I do not love him—though he is all you say," she replied. "Now, I will—leave you to make ready——"

"Helen," said Jerry, "I can't say it frankly and freely as Ned did; somehow it won't come. But you are right. I do. Let me tell you. When you thanked me the day of the switch-engine I met your eyes and such a bolt crashed through me as broke every cell in my body. I'm all to pieces and have done nothing but tremble ever since ——"

"Jerry, you've surprised me in this. Oh, I never meant to let any one know! But I've stayed on and on here when I should have gone."

She was really despairing and sank into the windowseat, covering her face with her hands as if in shame.

"Now I know how I was injured," declared Jerry, limping up and down. "I never can get over it. I'll simply die away from you. I know you want me to go. Goodby! Goodby, Helen," and on his knees poor Jerry kissed her hands and would have been away in a moment. "But—why—wouldn't—you marry me?" he whispered with one fleeting inspiration of common-sense.

Helen looked up and dried her eyes. "Why should I make a dunce of myself like this?" she said, half out of humor. "Jerry, I do love you. I am proud of you; and I'll kiss you once too—there! But I am so much older than you——"

"Only four years, two months and three days—your birthday comes on the ninth and mine on the thirteenth."

"Why, how did you happen to calculate ——"

"I can't explain," replied Jerry solemnly, "but I figured it out the same instant you thanked me and I met your eyes, and that bolt crashed ——"

"Yes—I know; I know."

"You see, I'd only looked on you as older than I on account of your pretensions."

"Jerry," she said, with a rather wistful but very determined air, "you know as well as I do that the difference is too great. You would not be happy. No!" she cried, and stamped her heel. "No! No! No!"

"I am the missing man and I strike," declared Jerry grimly.

He took her hand firmly and, in spite of protests, led her all the way to Mr. Reynolds' room, without pause, scowling down a boy he met by the way.

There he stood with her before her father and told the whole story without a tremor in his voice. The other listened with some patience.

"So you're in love with this railroad man and wish to marry him?" he asked his daughter.

"Yes, I do, father; and ——"

"Let me get out of this town!" he exclaimed. But he kissed his daughter, with the whisper: "We shall wait and see. There is good blood in him; and ——"

He pushed them through the door and sat down, his head sinking between his hands.

"He is a man," said Reynolds to himself; "and who am I to take away that happiness I am so powerless to bestow?"

Some one with a light step came whistling down the corridor. Blake tapped and pushed open the door.

"You are pleased ——" said Reynolds dryly.

"That's my disposition," replied the yardmaster; "but I've reason enough to be cheerful and thankful today. I met Jerry just now; and he told me—then I told him ——" He paused, his handsome, open countenance beaming on the other, who said half smiling:

"Well, you told him?"

"Yes, yes; I told him," nodded Blake. "You see, nothing should make me so cheerful as seeing the two persons I care more for than anybody in the world married and happy themselves."

Regan came in at that moment and Blake shook hands cordially. "I was just telling Mr. Reynolds it was a pretty good old world to live in, after all," he said.

"Why, yes; it is, Blake," returned the other after a pause, as though his memory had almost failed him on the subject. "Here, Mr. Reynolds, are the papers on the Mexico traffic agreement."

"Confound the traffic agreement!" muttered the great director, chatting with Blake as if enjoying his presence like sunshine. Mr. Reynolds felt strangely akin to him that afternoon.

Tools for Expert Work

Smooth, perfectly fitting joints—beautiful cabinet work—work requiring precision and accuracy can only be done with good tools. That means not only good in quality but the most scientific skill in adjustment, "hang," balance, distribution of weight—just the right temper for hard, durable edges or tough striking surfaces. It is perfection in such details that has made famous the name

KEEN KUTTER
Quality Tools

The only complete line of guaranteed tools under one name and trademark. Guaranteed to give perfect satisfaction, or money refunded.

"The Recollection of Quality Remains Long After the Price is Forgotten."
—E. C. SIMMONS

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If not at your dealer's, write us.

Simmons Hardware Company (Inc.)
St. Louis and New York
U. S. A.

E. C. SIMMONS KEEN KUTTER TRADE ST. LOUIS U.S.A. MARK

SARGENT

Hardware

Sargent Locks are *secure.*

A building equipped throughout with these locks is as near proof against dishonest intrusion as locks can make it.

Perfect in mechanism, assembled with exact precision and finished with most thorough workmanship, they work smoothly and surely through long years of service.

There are Sargent Locks for every purpose — Cylinder Locks, Union Locks, Padlocks in all sizes. For the sake of *safety* and long wear, it is worth while to be certain of getting the Sargent make.

Sargent Hardware adds to the beauty of a dwelling, makes it worth more to you if you live in it, and increases its selling value.

Next to the architecture of the house itself the hardware on the front door conveys an impression. It may bespeak good taste, harmony, solid worth.

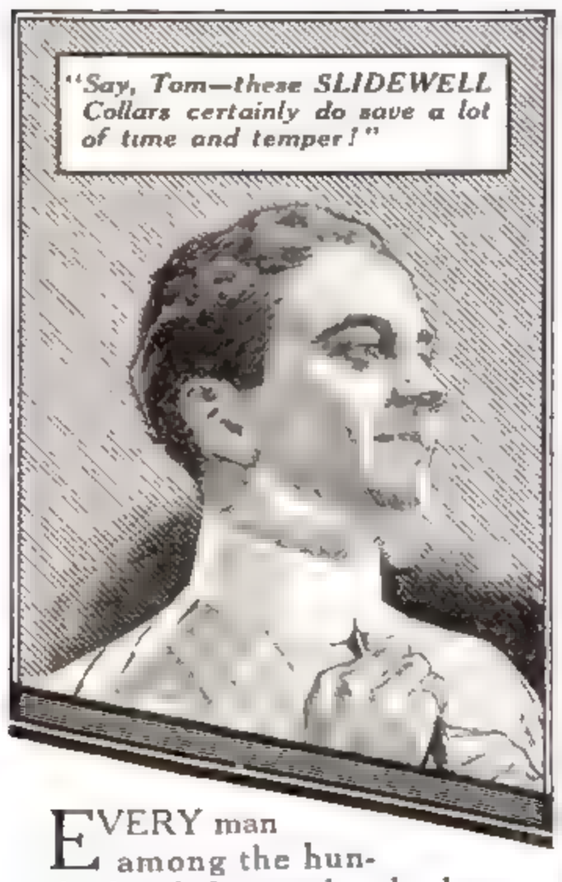
Give your personal attention to this feature when you build or remodel a house.

A dwelling equipped throughout with Sargent Hardware is a better house to live in. Safe, smooth-working locks, door hinges that won't sag, casement adjusters that won't get out of order, latches that always latch. This kind of hardware is more economical in the long run and gives satisfaction all the time

For Public Buildings and office structures, Sargent Hardware is preferred by architects for its artistic quality and durability. The Consolidated Stock Exchange, Liberty Tower and Hotel Rector, New York, and the Hughes High School, Cincinnati, are some of the newest important edifices equipped with this hardware.

Sargent Book of Designs — Free Illustrating many handsome designs for door fittings in various schools of architecture and containing much valuable information. Write for a Complimentary Copy and ask for our Colonial Book also if you are interested in that period.

SARGENT & COMPANY, 157 Leonard Street, New York



EVERY man among the hundreds of thousands who have bought them, say or think or feel the above sentiment every day as they tie their ties in

SLIDEWELL HALO COLLARS

The collars with the little shield over the back button that lets the tie slide freely, saving time and ties and temper.

If not—why not—*you?*

Wouldn't it mean a good deal to you to fasten your collar and tie your tie each day without a fuss or muss, as easily as you button your waistcoat, and **just right every time?**

You'll appreciate SLIDEWELL Collars as much for their refined finish and style, too, as for their trouble-saving virtue.

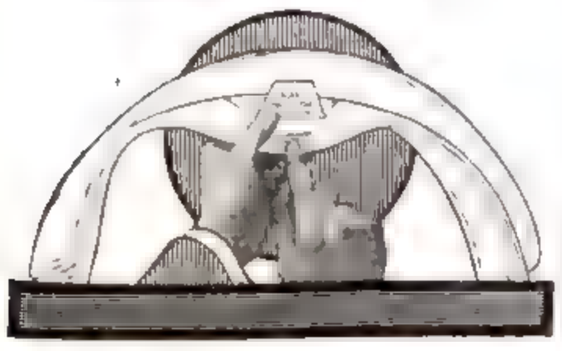
SLIDEWELL Collars are sold throughout the United States 15c—2 for 25c.

You shouldn't have any inconvenience in obtaining SLIDEWELL Collars anywhere. But don't let it drop, just because the first dealer you ask happens not to have them. Just ask him, out and out, to get them for you, or order direct from us, stating size and style name of your present collars, and enclosing 75c for 6 corresponding SLIDEWELLS.

Book of SLIDEWELL styles mailed on request.

HALL, HARTWELL & CO.
TROY, N. Y.

Get the Genuine or Be Disappointed.



SENSE AND NONSENSE

Various Apologies

An Apology for Psychical Research

Of disciples of Psychical Research
Indeed it has often been said:
"Oh, why should they start this Q. T. search
For people as soon as they're dead?
And why should they go around yapping
With ears glued to tables and doors,
Expecting miraculous tapping
From spectral and nebulous bores?
And why should they sit around tipping
Deal tables all over the room,
Inquiring for messages skipping
Through vacuous vastness of gloom?
Or sit with deceptive Aunt Nancys
Who unbutton their souls to inquire
In the midst of incredible trances:
'Who wants Henry Smith on the wire?'
And why does the pale Palladino
Descend into trances as deep
As a cherry in rich Maraschino,
And cheat while they think she's asleep?
And why, when a genuine specter
His part in the séance doth take,
Does some cynical Psychic Objector
Jump into the ring and yell 'Fake!'?
And why do they summon up bogies
Who wriggle both writhy and blue,
Like the smoke from Pittsburgian stogies?—
Say, why do they do as they do?"

I answer this querulous query
As wisely and well as I can:
"Though Ghosts, as companions, are dreary
To normally organized man,
This haunting of nervous old ladies,
This twanging of rusty guitars,
These slate-written tributes from Hades
Or wireless dispatches from Mars—
Though they render but slender enjoyment
To earthly and sensible hosts,
Give honest and steady employment
To thousands of indigent Ghosts."

An Apology for Highbrows

The man who wears his brain upon his sleeve
And is sure you do not know the things you ought,
Who makes the more judicious kind o' grieve
By his self-appointed leadership of thought;
Who peddles Helpful Sentiments at teas,
Who boosts the ladies to a higher plane,
Who writes weak books and washy symphonies,
And draws obscure pastels that give us pain;
Who thinks he's caught the Spirit of the Age,
Who thinks that life is but a book review,
Who hankers to reform the modern stage—
And incidentally sell a play or two—
Oh, why should I condemn him for his gush
Or scorn his solemn vaporings a bit?
So long as there's a premium on Mush,
Why scourge the man who Gets Away With It?

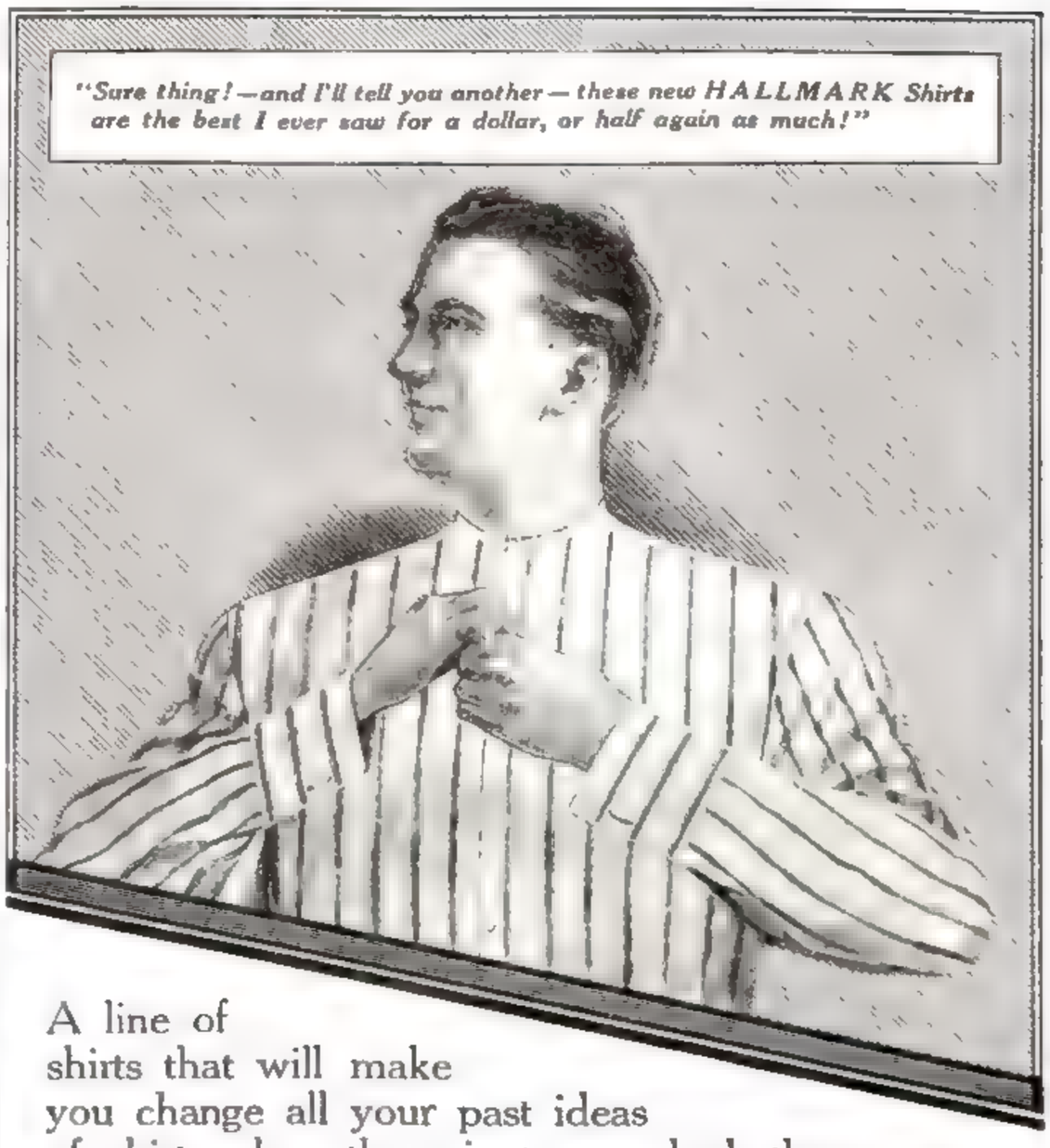
An Apology for Murder

Surely Murder as a practice
I most forcibly decry.
It is shocking. And the fact is
When a Murderer I spy
All my spine grows chill and earthy,
Though I do the best I can
To regard him as a worthy,
Decent, law-abiding man.

Yet I'll hand this contribution
Unto homicides addressed:
Murder is an Institution
Which we'd miss were it suppressed.
They may chill us, freeze us fairly
To our bosom's inner core,
Yet we very, very rarely
Find a Murder that's a bore.

When the morn is dull and soggy
And the papers bare of news,
And the editor seems foggy
In his editorial views,
Politics have reached the dead-line,
Wall Street items but annoy—
Then I greet a Murder Headline
With an ecstasy of joy.

Mayhap someone's bagged a neighbor
From the shelter of his house;
Or some Dago son of labor
Has dispatched his former spouse;



A line of
shirts that will make
you change all your past ideas
of shirt values the minute you look them over—

HALLMARK HALO SHIRTS

A new and higher standard of shirt style and quality at the prices

$1. and More

Your shirt-buying experience in past years has probably given you pretty fixed ideas as to the quality you can expect for the price you want to pay.

But THIS Spring
—when you start out to buy your new shirts, you can pay less for the same quality you've been wearing, or get better shirts for the same money you've been accustomed to pay.

It is squarely on this basis of higher grades of shirts at the prices that we have distributed tens of thousands of dozens of HALLMARK Shirts among dealers in every part of the country.

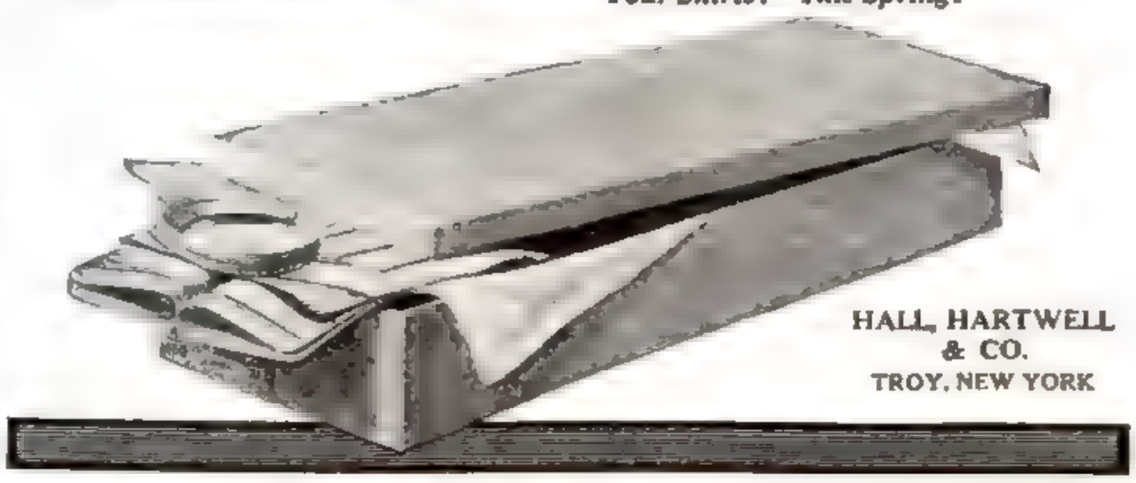
And it is on this basis of giving you better shirts for your money that we tell you to demand HALLMARK Shirts.

Not only will HALLMARK Shirts represent the finest materials and workmanship ever attempted at the prices, but also the most advanced styles and patterns in shirts for every well dressed kind of wear. Plain and pleated negligees, white and fancy fabrics, plain laundered cuffs or French soft cuffs—every fashionable model.

Ask for HALLMARK Shirts!

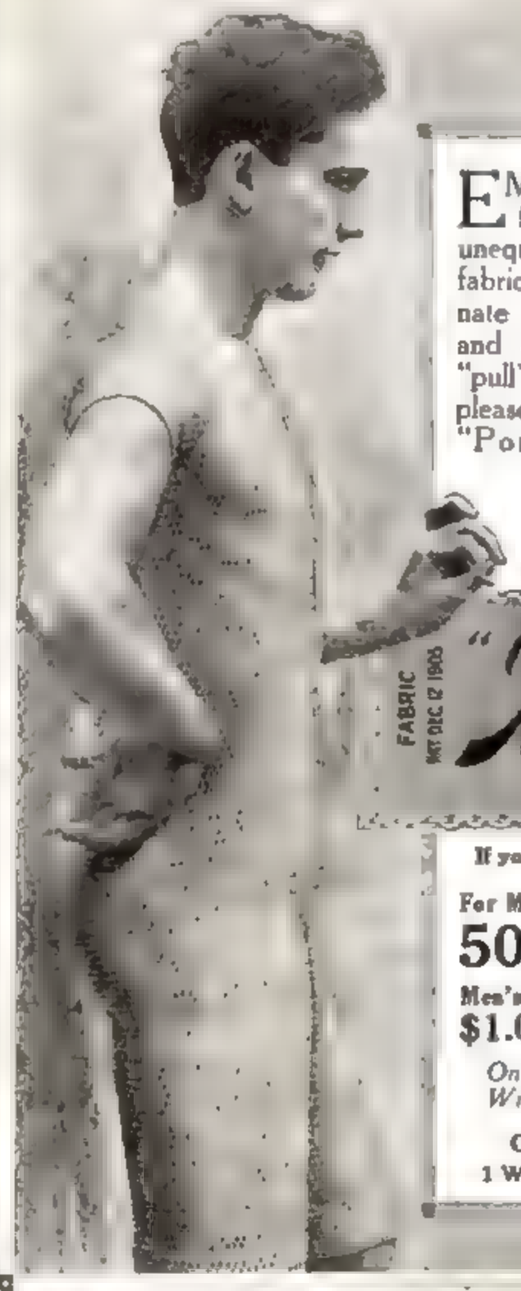
Look* for HALLMARK Shirts and signs in haberdashers' windows and in their stores—*and when you sight them be sure to look them over.

HALLMARK— ***Better Fabrics! Better Styles! Better Finish! Your Shirts! This Spring!***



HALL, HARTWELL & CO.
TROY, NEW YORK

UNION · SUITS
SHIRTS · AND · DRAWERS
ALL · STYLES · FOR · MEN · AND · BOYS



EMBODIES perfected features of fit, ventilation and coolness, plus the unequaled lightness of the "Porosknit" fabric. "Porosknit" Union Suits eliminate double thickness at the waist, and do away with the downward "pull" of separate drawers. They please the hard to please. Wear "Porosknit" and your underwear troubles are ended. Two million do and never change to another kind. Why not you?

TRADE MARK
FABRIC REG. DEC. 12 1905 "Porosknit" DESIGN REG. DEC. 19 1905
REG U S PAT. OFF.

If you want the genuine, look for the label

For Men	All Styles	For Boys
50c	Shirts and Drawers per garment	25c
Men's Union Suits $1.00	Any style	Boys' Union Suits 50c

On sale in nearly every store you pass. Write us for booklet showing all styles.

CHALMERS KNITTING CO.
1 Washington Street Amsterdam, N. Y.

C·M·C Garter FOR MEN

The Clasp unlike all others closes on a cushion and will not tear the finest silk or lisle fabric.

Will Not Unfasten or Slip
The smallest clasp made, easy to put on and take off

25 cts. will convince you
The best dealers have them, or sample pair by mail. Send your dealer's name and 25c

Clark Mfg. Co.
246 P Summer St., Boston, Mass.
New York, 77 Franklin St.

The Garter Without Objections

The Swivel Catch swings both ways, adjusting each garter for either leg. It relieves all strain and holds the sock smooth over the ankle.

No Pad, No Cord, No Triangle

For Quick Dressing pick up either garter, there are no rights or lefts.

Let this Machine earn DOLLARS for YOU

The PECK Patented
PENCIL SLOT MACHINE

Price $15. *Sold outright—no royalties*

A Few Sales Per Day Quickly Pay For It.

Machine sells lead pencils of any standard size or make. Only machine of its kind in the world. Can sell 25 to 50 pencils a minute. Each pencil sold yields 100% profit. Can be set up in stores, news-stands, cafes, railroad stations, Y. M. C. A. rooms, schools and other public places. Holds 144 pencils in sight of buyer. A trifle larger than a standard size dictionary. Order 1, 2 or 3 machines as a trial. Express or freight charges prepaid on orders accompanied by remittance.

We guarantee the machine to do the work we claim or refund the money.

Write for illustrated folder A. Free on request. Exclusive city or county rights considered where machines are bought in large quantities.

E. W. PECK CO., 1123 Broadway, N. Y.

Or a trunk's found in a cellar
With the badly packed remains
Of some former sporting feller,
With a bullet in his brains.

Do I skip one horrid detail
Till the horrid story ends?
Do I ever fail to retail
Choice particulars to friends?
When the news reeks morbid vapors
And a murder trial is on,
Do I stop my morning papers?
Almost never, Brother John!

Yea, a journal's chief attraction
Is its potence to amuse,
And there's little stirring action
In the highly proper news.
Normal folk and unerratic,
Who with decency behave,
Never do a thing dramatic
From the cradle to the grave.

So, to men of instincts gory
Turn we parasites of earth
When we want a Red-Blood Story
That remits our money's worth.
What's the use of our disdaining
Those who, cast in villain's part,
Are such thrilling, entertaining,
Guilty Martyrs to their Art?

The Black Sheep

Baa, Baa, Black Sheep,
Have you any wool?
Yes, Sire, have I
Three bags full;
That's why my master
Got in the game;
Keeping the tariff
Largely the same.

The Deckhands

There's some is bums from city slums
That ain't so strong on knowledge,
There's some that hails from county jails
An' some that hails from college;
There's some is wild an' some is mild,
An' some is smart an' chipper—
The kind that climbs an' gets, sometimes,
To be a mate er skipper.

A lousy lot—
You'll say; an' not
What you consider what-is-what?
Well, yes; we lack
A high shellac,
But—we ain't meant fer bric-a-brac.

Believe me, pard, we re rough an' hard
An' scarcely things of beauty:
We're never made fer dress parade,
But just fer heavy duty;
To strain our spines at handlin' lines,
To do our stint of swabbin'
While combers roll, er pass the coal
To keep the screws athrobbin'.

It's true we ain't
Exactly "quaint,"
Like "hale old salts" the painters paint:
But we kin do
The work fer you—
An' that's the business fer a crew.

We're single guys, without no ties
Of any kind to bind us,
Though I can't state the aggregate
Of girls we've left behind us.
In port we drink an' get in clink
In spite of every warnin';
Our money spent, we're all content
To ship again next mornin'.

The mate kin swear
An' rear an' tear—
Us deckhands doesn't greatly care;
Fer kicks an' blame
Are in the game—
They've got to have us just the same.

November blows an' fearful snows
Don't make us any glummer;
We still kin shirk our daily work
As well as in the summer.
Fer, if we gets our cigarettes
An' wages, when it's over
We'll take a trip on any ship
An' think ourselves in clover.

We wouldn't please
At balls or teas
Where high-toned folks is what you sees;
But don't you doubt
This fact, old scout:
We're guys they can't get on without.

—*Berton Braley.*

Who wants our Travelling Man?

Our name is a good one to hook up with, Mr. Clothier.

For many years it has stood for Quality, Style and Fair Dealing in the minds of tens of thousands of keen witted men.

Many from your own city buy from us in New York.

Why not keep this trade at home?

We sell to but one clothier in a city.

Write if you're interested.

Rogers Peet & Company
New York City

258 Broadway at Warren St. | 842 Broadway at 13th St | 1302 Broadway at 34th St.

Compo-Board

WALLS AND CEILINGS

Ordinary Plaster ... Will not crack or chip off ... put Compo-Board right over ... and have a better wall ... than the original ... If you are building, use Compo-Board instead of lath and plaster.

No matter what kind of a building you want to put up, you can use Compo-Board ... and have walls and ceilings that will last as long as the building ... It is ... fire proof, germ proof ... sanitary ... Combines economy, durability ... and attractive effect.

Write for Sample and Booklet

... shows you what Compo-Board is and tells you how you can use it for panelling and beamed ceilings, partitions, boxes for clothes and all its many uses and advantages. Sold in strips 4 feet wide and 1 to 18 feet long by dealers in nearly every city and town.

Northwestern Compo-Board Co.
4230 Lyndale Ave. No., Minneapolis, Minn.
... mention of this advertisement ...

Old Style

LAME PEOPLE

The Perfection Extension Shoe for any person with one short limb. Worn with any style of ready made shoes with perfect ease and comfort. Shipped on trial. Write for booklet

New Style

HENRY S. LOTZ, 315 Third Avenue, NEW YORK

$500.00 In Cash For A Name

We Want the Best Name in the World for the Best Clothes Made for Young Men—We Want It from YOU

THINK of these clothes we make as better in every respect than any other clothing produced in the whole world. Think of them as more perfect in fit and tailoring, with materials of better quality, yet lower in price than other clothes. Consider they are made by specialists for Young Men. Understand they have style, taste and distinction no other make possesses. Realize that their fitness and appropriateness for Young Men make them most desirable. Give us a name worthy of these clothes.

Details and Conditions of Our Great $500.00 Offer

Some Name Will Positively Be Chosen from Those Submitted in This Contest

Our offer is open to all, except those in our employ. Everyone is permitted to suggest as many names as he or she wishes.

Names should be short, catchy, easy to remember; and suggest something of interest to Young Men. Avoid names now used by others to advertise clothing.

If the right name is suggested by only one person, he will receive $500.00; if by several, the prize will be equally divided. Handsome McFall art posters will be sent free to all who suggest one or more names in this contest.

As the clothes are sold only through retail stores, and many of these are co-operating with us in this contest, we require that all names be sent us through a store that sells clothing.

Simply take your list of names to the store in your city that sells our make and ask that it be forwarded to us. If you cannot locate such a store, send the names through any clothier. We will promptly acknowledge all names we receive.

Contest starts March 18; ends May 6. Name or names of winners will be printed in *The Saturday Evening Post* of June 10.

Call at the store in your city that sells our clothes and ask to see them. Also write for our booklet "Young Men's Clothes," which shows every style, and further explains the $500.00 offer.

Ederheimer, Stein & Co., Young Men's Clothes, Chicago

SIMONDS SAWS

IT takes especial steel and unusual temper to give the cutting edge that meets our standards—an edge that holds its sharpness longer than was considered possible in less advanced saw-making. To ensure an abundant supply of steel that would be uniformly and always of such quality, we were forced to build and conduct our own crucible steel mill. This fact indicates the thoroughgoing care that goes into the making of

Simonds Saws

(Pronounced Si-monds)

You should own a saw. It's a handy thing to have about the house. Simply owning it tends to keep your home neater and in better repair, just as a piano makes it more musical.

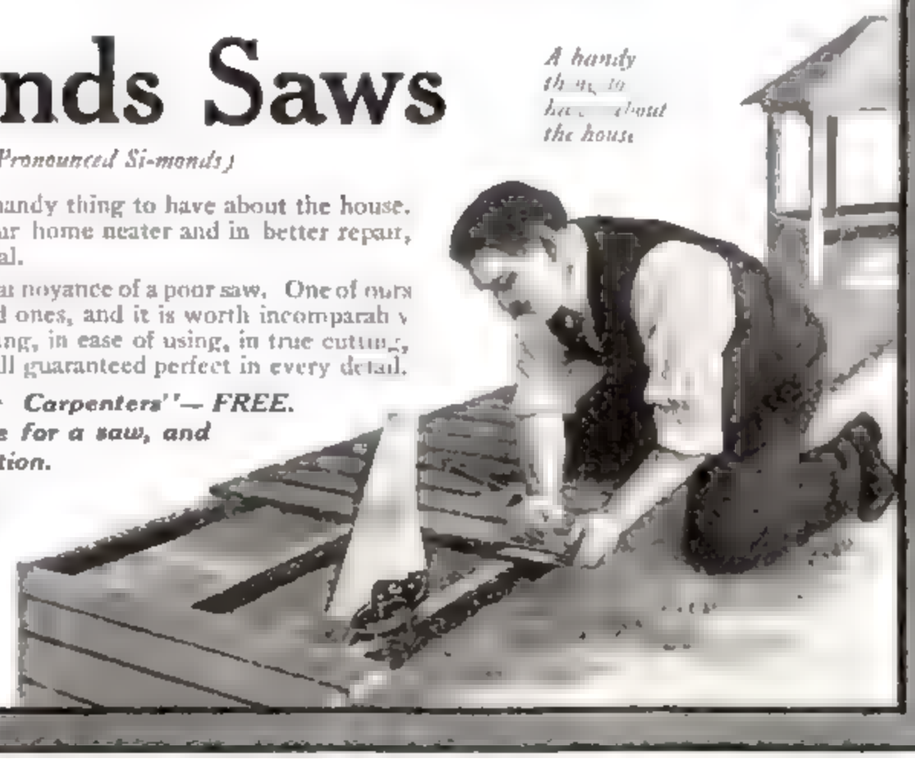
Above all things, don't suffer the annoyance of a poor saw. One of ours costs only a little more than the bad ones, and it is worth incomparably more. Simonds Saws are ideal in hang, in ease of using, in true cutting, and in lasting sharpness. They are all guaranteed perfect in every detail.

Send for "Guide Book for Carpenters"—FREE. It tells how to sharpen and care for a saw, and is full of other practical information.

We manufacture disks and other flat steel [illegible] as required, for industrial purposes.

SIMONDS MFG. CO.
Fitchburg, Mass.
Chicago Portland (Oregon) San Francisco
New Orleans New York Seattle

A handy thing to have about the house



SIMONDS MFG. CO. Fitchburg, Mass.

Abbott-Detroit

An Ode to the Ailing—Taut and Terse

A LITTLE "AUTO-SUGGESTION"

CHAPTER I

A Small Boy. The longest Pole in the neighborhood. A Fork purloined from mother's kitchen, securely tied with String (said string once performed the duty of a Base-Ball) reposes at the narrow End. The beginning of that Insatiable, Irresistible desire to commune with Nature.

CHAPTER II

The scene: A few miles beyond the city Limits.

The day in Spring—a beautiful fresh creation. The Grass a Velvety, green Tapestry—sprinkled here and there a Tree, its buds Impatient to the Bursting point. The air so Smelly and so wonderfully Full of Life.

A Pond near by—the edges Dotted with the first flowers of spring is the Goal. A solemn guttural Croak suddenly a rush and a Small Boy poises a long Pole. A splash, "Shucks I missed him"—but the Small Boy is Satisfying his Desire to get back to Nature.

CHAPTER III

The Same day as Chapter II.

The Whir of a motor, the Singing of tires making an Everchanging panorama. An Automobile, its occupants full of Life and Happiness free from the Noise of the City—Interest Stimulated by new Scenes. The pulse quickened by deep draughts of the country Air.

They stop Here and There—pick flowers, get a drink from a Spring that Trickles thro the Rocks by the wayside. A LUNCH spread in an Enticing spot—a ravenous Appetite—for the moment satisfied.

CHAPTER IV

The Return home in the Twilight—A tingling glow of Health in the cheeks, sparkle denoting Vim and Vigor in the eyes. The lungs full of purest ozone.

A man's Desire to Live, to Breathe, to Saturate himself with the tonic nature provides, has, for one day, been satisfied.

CHAPTER V

Our neighbor, no longer Watches Us with Jealous, longing eyes. Suddenly awakened to the Good Things in Life—those Really worth while, has done likewise—**It, too, is an Abbott-Detroit.**

Why the ABBOTT-DETROIT is the Car to Satisfy that Desire to Get Into Intimate Touch With Nature

It is to begin with a $3,000 car at $1,500.

Its appointments, finish and workmanship are those of a three thousand dollar car.

Transmission and rear axle, nickel steel.

All heavy duty forgings are heat treated.

Cellular type of radiator.

The springs are tempered in oil.

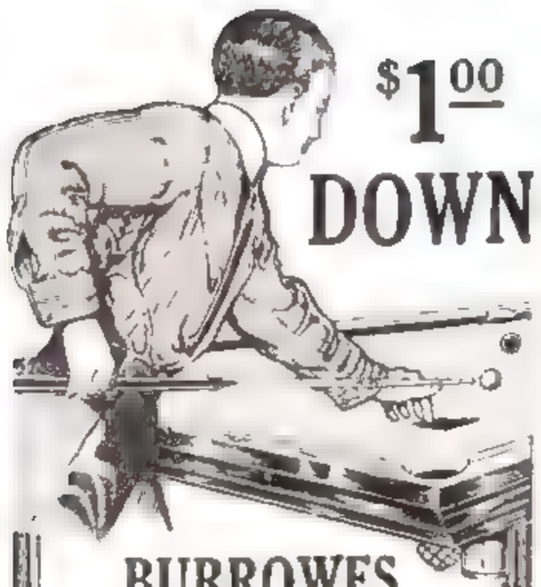
The multiple disc clutch is the same as is used on the highest priced cars.

You have the choice of magnetos, Splitdorf Dual, or Bosch.

The ABBOTT-DETROIT has been tried and found equal to all occasions, viz: the Vanderbilt Cup races, the Massapequa Sweepstakes event, Fairmount Park Races, and the performance of the ABBOTT-DETROIT BULL DOG every day in the year.

We make the statement in all fairness and honesty that after you have seen an ABBOTT-DETROIT you will ask yourself, "Where could I do better by paying a thousand or fifteen hundred dollars more?"

ABBOTT MOTOR CO.
117 Waterloo Street, DETROIT, MICH



$1.00 DOWN

BURROWES BILLIARD AND POOL TABLE

$1 DOWN puts into your home any table worth from $6 to $15. $2 a month pays balance. Larger Tables for $25, $35, $50, $75, etc., on easy terms. All cues, balls, etc., free.

Become an Expert at Home

The BURROWES HOME BILLIARD and POOL TABLE is a scientifically built Combination Table, adapted for the most expert play. It may be set on your dining room or library table, or mounted on legs or stand. When not in use it may be set aside out of the way.

Stop Supporting the Public Pool Room

You can become the absolute owner of a handsome Burrowes Table with the money you spend each month for the use of someone else's table.

NO RED TAPE—On receipt of first installment we will ship table. Play on it one week. If unsatisfactory return it, and we will refund money. Write today for catalogue.

E. T. BURROWES CO., 825 Center St., Portland, Me

PARIS GARTERS

NO METAL CAN TOUCH YOU

LOOK *for Name* PARIS *on every Garter*

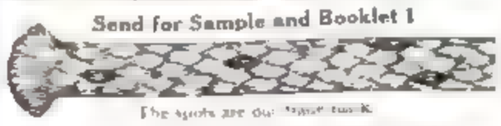
25¢-50¢

A. STEIN & Co. *Makers*
506 Center Ave.
CHICAGO, U.S.A

Samson Spot Cord

For clothes line, window sash cord, awning line, [illegible] solid braided cotton, [illegible] wool [illegible] Sold by leading hardware and department stores, or write us as direct.

Send for Sample and Booklet 1



The spots are our trade mark

Samson Cordage Works, Boston, Mass.

TAILORING MEN WANTED

Experienced [illegible] to develop [illegible] one or two States for a [illegible] Address [illegible] Must have [illegible] and be forceful enough to [illegible] Permanent [illegible] Give full particulars—strictly confidential

Great Western Tailoring Company, Jackson & Green Streets, Chicago

HOW TO MAKE CAPITALISTS

(Continued from Page 5)

"The express company, on its part, agrees to pay a fixed per cent of its gross receipts from handling express matter; to charge no rate at less than an agreed per cent of the freight rates on the same commodity—usually one hundred and fifty per cent; to handle, free of charge, money, bonds, valuables and ordinary express matter of the railway."

This contract seems very favorable to the express company, which furnishes only a small part of the total equipment necessary for doing the business, yet gets half of the receipts. The commission points out, however, that among the directors of Adams Express Company at the date covered by its report were Levi C. Weir, a director in five railroads; Charles Steele—of J. P. Morgan & Company—a director in seven railroads; Dumont Clarke, a director in two railroads; George F. Baker—of the First National Bank of New York—a director in twelve railroads.

Among the directors of the American Express Company were James C. Fargo, a director in the Chicago & Northwestern Railway; L. C. Ledyard, a director in two railroads; C. M. Pratt—treasurer of the Standard Oil Company—a director in two railroads. Mr. Harriman was a director of Wells, Fargo & Company, and his domination of that concern resulted in litigation that is still fresh in public recollection.

Among the directors of the United States Express Company were L. C. Weir—chairman of the board of the Adams Express Company, referred to above—while James C. Fargo, president of the American Express Company, had but recently resigned from the directorate.

The express company, of course, must "stand in" with the railroad company; and the standing in is facilitated where the same gentlemen are extensively interested in both companies. Having secured its "stand-in" with the railroad, an express company could, until the recent amendment of the interstate commerce law, charge the public about what it pleased.

To illustrate, I quote again from the Interstate Commerce Commission report: "On May 1, 1909, Wells, Fargo & Company succeeded the United States Express Company on the lines of the Chicago, Milwaukee & St. Paul Railway, paying the railway company a higher percentage than was paid by the United States Company. In order to retain its usual compensation it became necessary for Wells, Fargo & Company to raise express rates to a number of points. . . . The express company first raised the percentage payable to the railway, thereby ousting a competitor; and then, in order to reimburse itself, raised its rates, thereby again arbitrarily increasing the compensation of the railway."

The Enormous Profit in Telegrams

There is a sort of system, it appears, in express rates. For example, the base rate usually applies to one hundred pounds, and the charge on all lighter shipments is a "graduate" of that rate; but if the shipment is going to an "exclusive" office of another company—that is, where there has been no competition—a "double graduate" applies. Thus the rate on an eight-pound package between Buffalo, New York, and Boise, Idaho, is one dollar and twenty cents; but on the same package between Corfu, New York, and Boise—practically the same distance—the rate is two dollars and twenty cents. Many other illustrations of the "double graduate" might be cited.

A vast deal of testimony regarding unequal and excessive express rates has been taken from time to time; but, instead of going into that, look simply at the results: The capital value of the express business is more than two hundred million dollars, but only a few million dollars of capital was ever invested in it. The rest grew up magically out of Mr. Harnden's carpet-bag—after it had been improved by the exclusive contract.

In most other countries the telegraph business also is carried on by the post-office. When John Wanamaker was Postmaster-General he tried hard to get this Government to take up that business. "To carry the postal system from pony riders to stage-coaches and on to railway service," he said, "and then to stop all

Why talk?

It wouldn't make any difference how strongly we put it—you would want proof anyway.

Here's the proof and we're going to *send* it to you in a FREE trial tin of

TWIN OAKS MIXTURE

that wonderful *mild* blend of five great smoking tobaccos.

—No argument, just *proof.*

No talk about that delightful Burley, Virginia, Turkish, Perique, and Latakia, all combining to give you—

—No, not another word. Just *smoke* it, just *get* that mild, rich, hit you just right, flavor—get the surprise for yourself—listen to Twin Oaks!

The coupon does it. Fill it out—and light up!

Then *you* will be doing the talking! that's the secret of the amazing success of Twin Oaks—the enthusiasm of the *men who know!* They passed the good news along.

Friend! The Blend's the Thing!

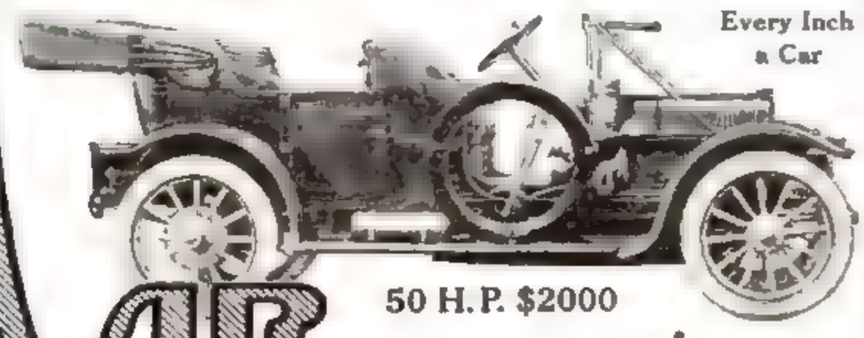
MONOPOL TOBACCO WORKS
Drawer S 26
JERSEY CITY, N. J.

10¢
At all Dealers

S. P. Mar 16
NAME
ADDRESS

MONOPOL TOBACCO WORKS
Drawer S 26, Jersey City, N. J.
Please send me a trial package of Twin Oaks Mixture absolutely without cost to me.

KISSEL KAR

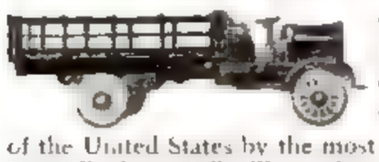


The KisselKar, far more than average automobiles, is *vibration-proof.*

The system of multiplied inspection under which every part of the KisselKar is produced makes perfection of material, machining and fit *absolute.* This reduces vibration, the greatest destructive element in an automobile, to the narrowest minimum. The result is a car without the constant *shake*—a smooth running, *gliding* car. Few automobiles equal, and none surpass, the KisselKar's refinement of mechanical detail. In design, finish and appointments the KisselKar ranks among the "top notchers."

30 H.P.,$1500—50 H.P.,$2000—60 H.P.,$2500

The 60 H. P. KisselKar "Six" at $2500 is the most conspicuous value of the year.



The KisselKar 3 Ton Truck—$3500—has greater horse power, dependability, capacity, and lower operating cost than average commercial trucks.

The KisselKar is on exhibition in the leading centers of the United States by the most reliable dealers, or at our own branches. A large Portfolio beautifully illustrating and describing the seventeen models sent Free.

Kissel Motor Car Co., 160 Kissel Ave., Hartford, Wis.

To Think Fire Insurance is to Think *Hartford*

BECAUSE the **Hartford** is today the best known fire insurance company in America. It is not only the most widely known of all insurance companies, but its reputation for fair dealing is as high as its fame is wide. Its popularity is but the result of its hundred years of splendid service to the insured.

No loss has ever been too great for the **Hartford's** strength; none too small to receive prompt attention.

When you need fire insurance, tell your agent or broker to get you a policy in the **Hartford.**

Sometimes you will be asked to accept a policy in a company which the agent says is "just as good as the **Hartford.**" But not knowing about this "substitute" what you know about the **Hartford,** why not get what you ask for?

Insist on the Hartford
Agents Everywhere

THE HARTFORD FIRE INSURANCE CO. HARTFORD, CONN.

further progress because three thousand owners of telegraph stock oppose it, is not in accord with the genius of our people or the spirit of our times." In which opinion, however, he was quite mistaken, for twenty years have gone by and no step has been taken in the direction urged by him.

Mr. Wanamaker found that if a man had invested one thousand dollars in the capital stock of the Western Union Telegraph Company in 1858, and held the stock, he would have received up to that time—September, 1890—stock dividends of more than fifty thousand dollars and cash dividends equal to one hundred thousand dollars, or three hundred per cent in dividends a year. "The company," he declared, "has realized one hundred million dollars of net profits in twenty-five years by its high charges."

In 1858 the capital of the Western Union was only three hundred and fifty-eight thousand dollars. As long ago as 1884 a Senate committee found that the company early acquired by purchase at very low rates the property of a number of small and struggling telegraph concerns, incidentally increasing its capital stock. The latter by 1863 had risen to three million dollars, most of which, the committee opined, was merely water.

This, you will observe, was in war times, when there was much need of telegraphing and tolls were high. Dr. Norvin Green, the president of the company, was quoted by Mr. Wanamaker as testifying that in 1868 the average profit to the company on each message handled was forty-one cents. Accordingly, in 1863, there was a hundred per cent stock dividend, raising the capital to six million dollars; and that year and the next five million dollars additional stock was raised to represent extensions and the absorption of other lines. This raised the capital to eleven million dollars; whereupon there was another hundred per cent stock dividend, bringing it up to twenty-two million dollars in 1865.

The Lambs in the Lead

In 1866 nineteen million dollars of new stock was issued to acquire two rival companies—the legitimate investment in which is alleged to have been about three million dollars. This brought the total capital to forty-one million dollars. In 1879 there was another stock dividend of five million dollars and in 1881 nineteen million dollars additional stock was issued to acquire the American Union and the Atlantic and Pacific telegraph lines—said to be three or four times the true cost of the properties.

"In respect to the issue of new stock for the purchase of other lines," says one of the numerous hostile reports on file at Washington, "the prices paid have no relation either to the cost or the earning capacity of the property. The purchases were influenced in some cases by the desire to get rid of competition and in others by the fact that persons controlling the Western Union had large interests in the property purchased."

Later on, the Mutual Union Telegraph was absorbed by an issue of stock and there were more stock dividends—the last, of eight million six hundred and twenty thousand, in 1892.

The capital now is one hundred million dollars, of which about one-third, including the Gould holdings, was bought by the American Telephone and Telegraph Company—the Bell concern—in 1909.

A large part of the one hundred million dollars of stock was once unquestionably what is known as "water." It has been declared repeatedly that there is now no water in Western Union stock, because the company's tangible property is worth the whole amount of its capitalization. This would mean simply that the company has built and bought the property out of its own accumulated surplus earnings and not with money paid in by its stockholders. In other words, the capital was created and presented to the stockholders by the telegraph-using public. Thus this lamb, like the express companies, is obviously several laps ahead of the wolves.

Like the express companies, it now amounts practically to a monopoly and exists by the passive favor of the Government; for the business out of which it has reaped such beautiful harvests should, like the express business, be done by the post-office.

Editor's Note—This is the first in a series of articles by Will Payne. The second will appear in an early number

I made this new cigar for men who like a full, rich flavor

My famous Panatela appeals to men who like a delicate, subtle flavor. But for those who prefer a full, rich, decided taste, I believe my new cigar—the Shivers' Club Special—is just right. Although it is but a few months old, and has been given scarcely any publicity, already over 300,000 have been sold, to the buyers' entire satisfaction.

Like my Panatela, the filler of the Club Special Cigar is Havana really grown on the isle of Cuba; with a wrapper of genuine Sumatra. The Club Special is 4¼ inches long, but thicker than my Panatela. This wider burning area makes the difference in flavor.

Like all my cigars it is made in my model factory, by expert men cigar makers, and is sold direct to you, saving two middlemen's addition to the price.

Shivers' Club Special

MY OFFER IS: I will, upon request, send fifty Shivers' Club Special Cigars to a reader of *The Saturday Evening Post*, express prepaid. He may smoke ten of these cigars and return the remaining forty at my expense if he is not pleased with them; if he is pleased with them, and keeps them, he agrees to remit the price, $2.50, within ten days. (This applies as well to my Panatela Cigar.)

In ordering, please state whether you prefer mild, medium, or strong cigars, and use business stationery or give reference. You incur no trouble or expense, whatever, should you be not perfectly satisfied. You see, I rely on you implicitly.

HERBERT D. SHIVERS
913 Filbert Street Philadelphia, Pa.

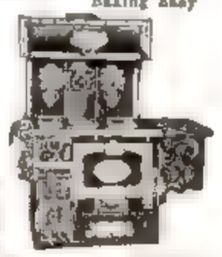
"A Kalamazoo Direct to You"

"And Gas Stoves Too"

Spend One Cent For This Big FREE Book

Our Big Free Stove and Range Book gives you our factory whole-

Oven Thermometer Makes Baking Easy



freight . . . we prepay all . . .

—30 Days Free Trial

—360 Days Approval Test

CASH OR CREDIT

. . . Free Catalogue No. 153

Kalamazoo Stove Company, Mfrs.
KALAMAZOO MICHIGAN

RIBBONS—Buy From First Hands

From the mill to you direct delivered at your post-office or door by mail.

To introduce our goods, we will send you 5 yards best quality, all silk, heavy, high lustre plain taffeta ribbon 7/8 inches wide for 50 cents; 2½ yards of satin taffeta, 4½ inches wide for 50 cents; another Black, White, Pink, Blue, Scarlet, Cardinal, Navy, Brown, Old Rose or Copenhagen.

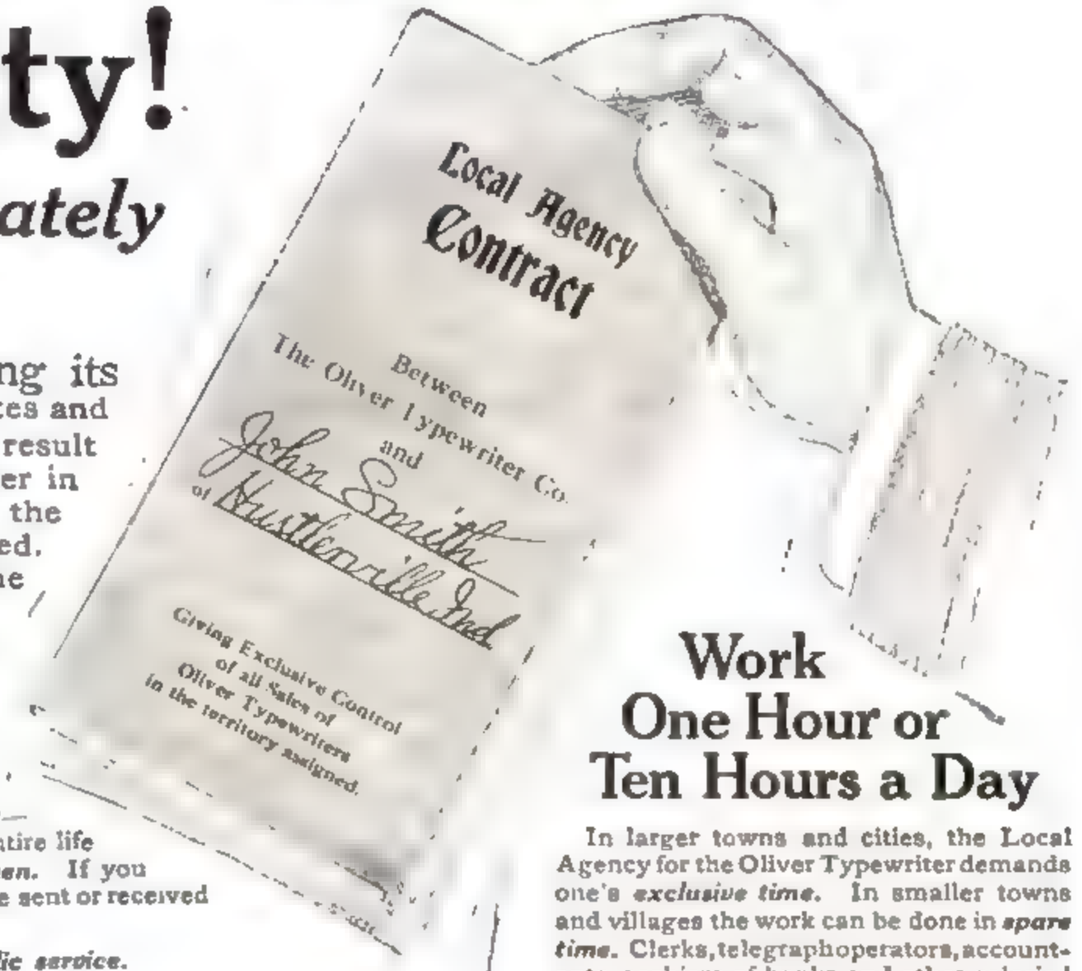
Send for Samples, circular and price list

THE BONSILK CO., Dept. A, 42 Broadway, New York City

Get Exclusive Control of Oliver Typewriter Sales in Your Locality!

File Your Application Immediately Territory Going Fast

The Oliver Typewriter Company is rapidly extending its Agency System to 100,000 towns and villages throughout the United States and Canada. ***Your town is on the list.*** Investigation costs nothing. It may result in securing for yourself the local agency for the fastest-selling typewriter in the world. We make an Exclusive Agency Contract that carries with it the absolute control of all sales of Oliver Typewriters in the territory assigned. Hundreds who hold these contracts make thousands of dollars a year. The ***agency*** is a ***business asset*** worth ***real money.***



Oliver Typewriter Local Agency Contract Is a Highly Profitable Franchise

To understand the money-making possibilities of an Oliver Local Agency, just bear in mind that it is ***an exclusive franchise***—a legal document, officially signed by this Company—that allows you a profit on every Oliver Typewriter sold in the specified territory during the entire life of the arrangement, ***whether the sale is closed by yourself or by one of our traveling salesmen.*** If you were offered a franchise giving you a share of the tolls on every Telegram or Telephone Message sent or received in your territory—***wouldn't you cinch it?***

The Telegraph, the Telephone and the Typewriter are three great agencies of public service.

If your application is received ***in time*** and your qualifications are satisfactory, you get the profit on all local sales of the greatest typewriter in the public service today. A typewriter on which the patents alone are worth several millions of dollars.

A Giant Industry

The Oliver Typewriter works are the largest in the world devoted exclusively to the manufacture of typewriters. Here are seen ***acres*** of machinery, manned by ***hundreds*** of experts, turning out a ***finished typewriter every 3½ minutes.*** This stupendous rate of ***production,*** ever on the increase, is necessitated by the never-ceasing ***demand*** throughout the entire world. Our manufacturing facilities have increased every year since our incorporation. We invest a ***fortune*** in new machinery and new buildings ***every year.*** The secret of this amazing growth is ***in the machine itself.***

17 Cents a Day Purchase Plan

This convenient Plan of Purchase puts the Oliver Typewriter within the reach of ***everybody.*** It makes a smooth path for the Local Agent. It ***rings the door bells*** of possible buyers—it actually ***opens the doors!*** Think of being able to offer ***the biggest hundred dollars' worth in America*** for SEVENTEEN CENTS A DAY!

The Agent can ***buy***—and ***sell***—Oliver Typewriters for ***pennies!***

It's the most attractive Purchase Plan ever applied to ***typewriters.*** Its success is shown by the record-breaking sales rolled up by our Local Agents. The earnings of some of these agents exceed those of many merchants.

The OLIVER Typewriter

The Standard Visible Writer

The Oliver Typewriter has no counterpart. It is absolutely unique. It came in a blaze of glory, bearing aloft a ***torch***—the torch of "VISIBLE WRITING." ***Today, because of the Oliver, all standard typewriters are "visibles!"***

The Oliver Typewriter delivers 100% of ***efficiency.*** It has a wider range of ***practical uses,*** a more extensive battery of ***special conveniences*** than any other typewriter. ***Primary Simplicity*** is the keynote of this "Symphony in Steel." It has ***hundreds of less parts*** than its rivals. This freedom from ***complication*** is the secret of its greater ***speed*** and ***endurance.*** It works with the smooth precision of an ***automatic machine.***

Work One Hour or Ten Hours a Day

In larger towns and cities, the Local Agency for the Oliver Typewriter demands one's ***exclusive time.*** In smaller towns and villages the work can be done in ***spare time.*** Clerks, telegraph operators, accountants, cashiers of banks and other salaried men can ***retain*** their positions and take on this work ***in addition.***

Clergymen, doctors, lawyers, teachers can easily make extra money out of the Local Agency. Merchants, tradesmen, real estate and insurance agents, printers, newspaper editors, proprietors of hotels, stationery stores and others will find the Local Agency for the Oliver Typewriter an extremely profitable adjunct to their regular business.

We don't want anyone to apply for the agency solely to secure a $100 typewriter at our wholesale price, but only where, if the agency is given him, the applicant intends not only to use and endorse the Oliver Typewriter ***but to co-operate with us in placing other machines in the territory assigned him.***

Send Coupon or Letter for "Opportunity Book"

We are establishing Local Agencies just as fast as we find the ***right men.*** We have printed the "Opportunity Book" in order to give each inquirer the most ***accurate*** and ***adequate*** information. The book will tell you just what ***we know*** about the ***opportunity*** that awaits your grasp. It paints no alluring pictures of success to be won without ***effort.*** It will not appeal to ***idlers.*** It's meant for those who mean business.

Its message is to virile, aggressive men who fully understand that splendid rewards in ***money*** and ***glory*** must all be honestly ***earned.*** ***Opportunity is looking you right in the eye.*** What are you going to do about it? Send for the book ***immediately.*** Cast your fortunes with our 15,000 Local Agents ***while the way is open.***

THE OLIVER TYPEWRITER CO.
248 Oliver Typewriter Bldg., Chicago

Gentlemen: Please send "OPPORTUNITY BOOK" and details of your AGENCY PLAN.

*Name*_____

*Address*_____

Address Agency Department (79)

The Oliver Typewriter Co. 248 Oliver Typewriter Building **Chicago**

Our Decorative Staff will help you select the right colors and materials for painting the outside or decorating the inside of your house.

They have made two Portfolios. One is called "Color Schemes for Exterior House Painting," and shows in the right colors many houses, with correct specifications for using the Sherwin-Williams products so as to produce the results shown. If you do not find just what you want in this Portfolio, our staff will make a special suggestion for you. The Portfolio is free. Send for it.

The second Portfolio is called "A Cottage Bungalow" and shows an attractive cottage bungalow, decorated and furnished throughout. Each room, and three exteriors and a veranda, are shown in their actual colors, and accompanying each plate are carefully worked out specifications. Even the curtains, rugs, draperies and furniture are suggested. You can adapt any or all of the color combinations in the Portfolio, or our Decorative Department will upon request prepare without cost special suggestions to be used. Write today for these two helpful Portfolios.

STENCILING

"Stencils and Stencil Materials," a helpful and suggestful book for decorating and beautifying the home and the things in it, is sent free upon request to anyone who will ask for it.

What to use

A special high quality product for every household purpose

For Buildings, Outside, and Roofs

SHERWIN-WILLIAMS PAINT (Prepared) S W P
S W PRIMER Best for priming
S W PAINT priced, for
S W SHINGLE STAIN. Made
S-W ROOF AND BRIDGE PAINT. A moderately priced good paint for roofs, 4

For Interior Walls, Ceilings, etc.

S W FLAT-TONE. A dull
solutely sanitary. Can be washed
with a soft flat finish
S W FLAT-TONE SYSTEM. For obtaining beau-
S W A "de luxe" Enamel for
S W ENAMEL. A high quality Enamel in white
S W ENAMELOID. Gives a beautiful Enamel
finish at a moderate price

For Interior Woodwork

S-W HANDCRAFT STAINS. For getting beau
effects. Durable
S W CRAFTS STAINS. For medium
S W FLAT TONE. For soft flat pastel effects
S W A that dries
with a soft velvet finish, giving a
effect
S-W G Gives mission finish
S-W VARNISHES. A special varnish for every
inside and out
S W FURNITURE WAX. A paste wax for furni-
S W FLUID WAX. Easy to apply.
an ideal waxed finish
S W Many shades for new work,
S W For staining and
varnishing at one operation

For Floors

S-W PORCH AND DECK PAINT. For out-of-door
S W FLOOR For a durable
S W Stains and varnishes the
S W A very high grade durable
S-W HOUSEHOLD VARNISH. Good
for
S W WAX. In paste form
S W HIGH POLISH WAX. In liquid form
S-W DANCING WAX. Powdered form
in sprinkling tins.
S-W CRACK AND SEAM FILLER. For unsightly cracks in old floors.

For Radiators, Piping, etc.

S W ALUMINUM. Bright as silver
S W LIQUID GOLD. Ready for use.

For Iron and Grille Work

S-W FLAT BLACK. For imitation wrought iron finish.
S-W STOVE PIPE AND IRON ENAMEL. A glossy black finish for heated surfaces

For Removing Old Paint and Varnish

S-W TAXITE. Harmless to the wood, works quickly and well

For Cleaning and Renovating

S W POLISH-OIL. Cleans and polishes furniture and varnished woodwork
S W FLOOR WAX. For renovating and clean
ing waxed and varnished floors
S W SOAP. A pure liquid oil soap for
cleaning painted and varnished surfaces

SHERWIN-WILLIAMS PAINTS & VARNISHES

Sold by dealers everywhere. Ask your local dealer for color cards and full information
For the Special Home Decoration Service write to
The Sherwin-Williams Co., Decorative Dept. 613 Canal Road, N. W., Cleveland, Ohio

THE STYLISH LAMPS ARE

SOLARS

All the prominent [illegible] Auto [illegible] said, "I [illegible] Solar [illegible] lamps but I did [illegible] with three [illegible] Solar [illegible] wouldn't disfigure one with a cheap lamp."

SOLAR Lamps

Any maker will put "Solars" on [illegible]

We [illegible] styles of lamps [illegible] purpose, including [illegible] headlights, [illegible] and [illegible]

[illegible] lights [illegible] for [illegible]

Badger Brass Mfg. Co.
Kenosha, Wis. New York City

Your Worn-Out Tires Good for More Mileage

The Goodyear Inside-Tire Protector Will Knock 25% or More Off Your Tire Bills

This Simple Device Gives New Life to Apparently Worthless Tires and Extra Mileage Follows! Prevents Blowouts in Overloaded Tires.

Worn-out, apparently worthless [illegible] means of the **Goodyear Inside-Tire Protector.** So [illegible] when seem [illegible] worth repairing [illegible]

Since [illegible] **Goodyear Inside-Tire Protector** [illegible] ning and the new strength given the tire [illegible] produces **extra** mileage—and cuts down tire [illegible]

If your car is overloaded at times, fortify [illegible] against blowouts with this ingenious device. The **Goodyear Inside-Tire Protector** [illegible] blowout or a break in the [illegible] coat, but is a [illegible] Goodyear Rim Cut Patches, Lever Handle Grips, Self Cure Repair Outfits, Inner Tube Bags, Quick Repair Gum and other Goodyear Accessories fill a multitude of motoring needs.

[illegible] Goodyear Inside-Tire Protector [illegible] The reduction of tire expense is worth it many times over! Write for interesting leaflets today.

Address The Goodyear Tire & Rubber Co., Seneca St., Akron, O.
Branches and Agencies in All the Principal Cities.

Write for Our Free Book on

Home Refrigeration

This book tells how to select the Home Refrigerator, how to know the poor from the good, how to keep down ice bills, how to keep a Refrigerator sanitary and sweet—lots of things you should know before buying any Refrigerator. It also tells all about the "Monroe" with food compartments made in one piece of solid unbreakable White Porcelain Ware, over an inch thick, with every corner rounded—no cracks or crevices anywhere, and as easy to keep clean as a china bowl

Always sold DIRECT and at Factory Prices. Cash or Monthly Payments.

The "Monroe"

The leading hospitals use the "Monroe" exclusively, and it is found in a large majority of the best homes

The "Monroe" is never sold in stores, but direct from the factory to [illegible] liberal trial offer. Freight Prepaid

Easy Payments. We are making [illegible] departure this year from our [illegible] cash with order and sell the "Monroe" on our liberal credit terms, to all desiring to buy that way

Just say "Send Monroe Book" on a postal card and it will go to you by next mail.

Monroe Refrigerator Co., Station M, Lockland, Ohio

Kingsford's Cornstarch

the old familiar package—standard of cornstarch purity for 67 years. You can remember how it looked on the pantry shelf—you know the good things that were made with it. Imagine what mother or grandmother would have said if the grocer offered her any other cornstarch in place of Kingsford.

Kingsford's Cornstarch is today the standard for quality—though there are hundreds of inferior cornstarches sold at the same price.

Ordinary cornstarch can be made in a few days—it takes as many weeks to produce Kingsford's—an exclusive process insuring absolute purity and perfect results with your cornstarch recipes.

Get the Kingsford Cook Book "R"—168 of the best recipes you ever tried. It is free. Send your name on a post card.

T. KINGSFORD & SON
National Starch Co., Successors
OSWEGO, N. Y.

I won the World a First Prize for best [illegible] in Penmanship [illegible] and am an expert [illegible] Artistic [illegible] Flourishing [illegible] was [illegible] you Free one of our Favorite Pens and a copy of the Ransomerian Journal

C. W. Ransom, 728 Reliance Bldg., Kansas City, Mo.

HOW TO BREATHE

For Health, Strength and Endurance
Read Lung and Muscle Culture [illegible]

BREATHING AND EXERCISE

[illegible] pages [illegible] and [illegible] incorrect breathing [illegible] Book sent on receipt of 10 cents.

P. von BOECKMANN, R. S.
Room 1396 Terminal Bldg., 103 Park Ave., N. Y.

Pumps Water Day and Night

Costs nothing to run. Operated by water pressure, the Niagara Hydraulic Ram will supply you with [illegible] water wherever you want it. Ask for catalogue A D.

NIAGARA HYDRAULIC ENGINE CO.
140 Nassau St., New York. Factory, Chester, Pa.

TYPEWRITERS ALL MAKES

"Visible" [illegible] other makes sold or rented anywhere at [illegible] prices. [illegible] We [illegible]

Typewriter Emporium, 92-94 Lake St., Chicago

Put a Set of Furniture in Your Pocket

Here's a whole set of miniature furniture—chairs, table, etc.—ten pieces. To fit them together in a compact cube is a mighty interesting puzzle. Send 25c stamps or coin, for THE MAGIC BLOCK, also FREE, catalogue No. [illegible]

The New York News Co., Dept. 5, 15 Warren St., N. Y.

A GREAT WOMAN MERCHANT

(Concluded from Page 7)

Discount, however, all the wild tales of a Gascon fancy and you still have the fact that the woman buyer is the highest-salaried woman in the world. I have never known any woman buyer to receive a salary less than fifty dollars a week; and the buyers in such important departments as suits, lingerie and millinery receive from five thousand to fifteen thousand dollars a year, according to the importance of the store that they represent and to their own particular value.

In fact, the only women who have approached them in this respect have been the secretaries of some of our captains of industry. Miss Harrison, for instance, confidential secretary to the late Henry H. Rogers, was said to have received twelve thousand dollars a year; and Miss Armend, secretary to the late Gage E. Tarbell, was given a similar compensation. Yet, in the midst of a first awe at the immensity of the sum, it must not be forgotten that no salary may be regarded independently of other conditions. In the case of the woman buyer these conditions go much toward diminishing the splendor of her recompense.

In the first place, the woman buyer is inevitably luxurious. She can't wear a fifty-cent jabot. She is in a business that requires her to handle the most beautiful of goods and she must wear a jabot of real Irish. It would ruffle her soul to be seen with any other kind. Abroad, on the great steamers and in the luxurious hotels where all her expenses are paid by her firm, she lives as only the wealthiest of Americans; and at home, in her private life, she yearns for the same encompassing costliness. Consequently her gowns, her jewelry, her perfumes, are always purchased from this point of view.

When she goes out on a rainy night the woman buyer would instinctively summon a taxi. Her lunches are not the frugal kinds that are delineated in the biographies of captains of finance. Nine times out of ten, in fact, the woman buyer is almost always as good a spender as her brother, the successful business man.

Spoiled by this money-padded life, the woman buyer gets no joy in the simple pleasures; and the ease with which she buys her own luxuries makes her extremely critical of all donations. She is conscious of a feeling of scorn when the man who takes her out orders "a nice little dinner." She herself, she thinks, would have ordered so much more costly viands. "Oh, Heavens! Were these the best seats you could get?" she exclaims petulantly when she finds herself in any save the fifth row, center, orchestra.

What is even more sinister than the growth of expensive tastes is the constant dulling of every interest outside the eternal buying and selling. Music—art—literature—each one is to her only a mist of language. Warrior woman that she is, separated from all the emotional influences that surround most women, she pays for her riches by becoming a machine that thinks fashion and records dollars.

Why Buyers Do Not Marry

Of course this is not universally true. Some women buyers are strong enough to throw off all thought of business after they go home at night; but the tendency is to stiffen into a money-making automaton. Although the woman who has grown up in the great department store, who has risen to the position of buyer from cashgirl, is naturally enough unconscious of this mental rigidity, there are some among the number tragically aware of the tremendous sacrifices imposed upon them by their success. Among these latter was one woman who occupied a lofty position in the store which she represented—a woman so brilliant and beautiful that she would have been eminent in any profession.

"Yes," she said to me one day, in the interyals of signing mail orders, shipping bills and talking to the ubiquitous manufacturer, "I make a tremendous salary; but what's the use of it? What good do I get out of it? Here I am in this store all day—haggling with salesmen; bothered by this question and that—the very life worn out of me by the eighty-seven different troubles that every woman buyer has! When I get home at night I am cross and tired and irritable, and my mind goes on trying to settle the same problems—Shall I reduce those suits and take a loss or sha'n't I? Can I afford to get my new spring suits in now?—and so forth, *ad infinitum*. I am too lacking in spirit to go to the theater and I don't seem to have any interest any more in books. So, after I have had my dinner——"

"Served by a butler?" interpolated I.

"Not at all," she replied shortly—"served by a miserable maid in my flat. When I get through I skim through the evening papers. By that time it is half past nine and I start to get ready for bed. That is the way my days go."

"Why don't you marry?" I asked her deliberately.

She turned on me almost fiercely. "Marry!" she echoed. "Did you ever hear of a woman buyer marrying? I never did. In the first place, I scarcely ever meet any one—that is, any one but salesmen and other buyers; people of that sort. I often think I should like to meet an actor or a sculptor, or somebody that didn't have his mind fixed on reductions and sales. But I never do. Then, in the second place, I can't imagine wanting to get married. This thing takes all that out of you. Others may deny it, but it's true, just the same—this business makes you hard, hard, hard! It isn't like the stage, for instance, where a woman lives amidst music and graceful movements and brilliant lights; where there is everything to make her feel. Why, here I am at thirty-five, with every emotion that I ever had completely dead."

In spite, however, of the barrenness of her success, the great woman merchant's epoch is just commencing. Today there are some hundreds of women buyers. Ten years from now we may safely predict there will be twice that many; for nearly every woman possesses qualities that ordain her as the accomplished trader: her much-exploited intuition teaches her the art of managing people so that she may get what she wants at the least possible price; she has so much of the gambler's sense that she enjoys the tremendous risks that must be undertaken by every successful merchant; and, above all, her insight into what women want must ever make her of supreme authority in choosing the merchandise for that great temple of women—the modern department store.

River Chemistry

EDWARD G. ACHESON, the famous inventor, offers a new theory to account for the formation of bars at the mouths of rivers. It is a chemical theory.

Everybody who has seen the Mississippi River has noticed its muddy color—due, of course, to the solid matter it carries in a state of very fine division. The division is so fine, indeed, that the matter remains in permanent suspension; but just before it reaches the Gulf of Mexico it sinks to the bottom, forming bars.

It is usually supposed that this muddy condition of the Father of Waters is due to the movement of the stream; but that such a theory is incorrect is shown by the fact that the Ohio and many other rivers, more rapid than the Mississippi, nevertheless are clear except in time of flood. The clearness of the water of the Ohio, in Doctor Acheson's view, is due to the fact that the river comes from a limestone country and the lime throws down the sediment.

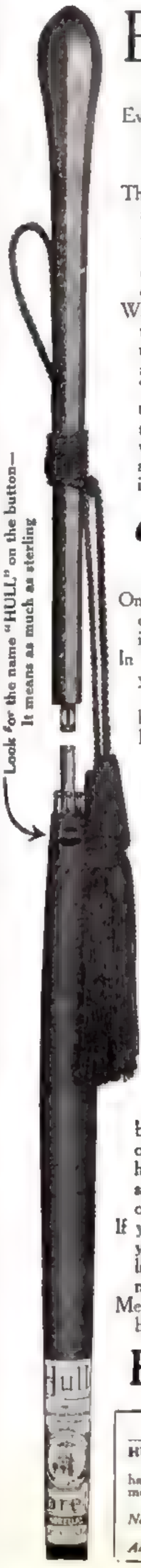
In old times, on the Mississippi River steamboats, drinking water was procured by filling large tanks with the muddy fluid of the stream and stirring into them a small quantity of alum. In a few hours the solid matter would settle to the bottom and the water would be perfectly clear and sweet—the alum being extracted from it incidentally to the process of precipitation.

The muddiness of the Mississippi comes from the washings of the plains, which carry into rivulets and streams a great deal of vegetable as well as mineral stuff. It is the mixture of vegetable matter with particles of clay that produces the condition called by chemists "colloidal," under which the clay remains in permanent suspension; but when the Mississippi meets the waters of the Gulf—which at high tide advance more than one hundred miles up the river—the salt upsets this chemical arrangement and causes the clay to drop to the bottom.

YOU LOSE MONEY

WHEN YOU BUY AN OLD STYLE UMBRELLA

Because it Doesn't Cost You a Cent More to get the Hull Umbrella with its Detachable and Interchangeable Handle



EVERY day, thousands of people, whom we will call Class A, enter stores all over the country and say: "I want to buy a *'Hull'* umbrella."

Every day, thousands of others, whom we will term Class B, enter the same or other stores and say: "I want to buy an umbrella."

Those in Class A pay just exactly as much as those in Class B and no more; and they gain money by doing so because they get something the others do not get.

When you say, "Show me an umbrella," you get just an umbrella; and you pay just as much. When you say, "Show me a *'Hull'*," you are not asked a penny more; you get an umbrella with a world-wide reputation for quality; and you get, in addition, the inestimable advantages of the

"HULL" With the Detachable and Interchangeable Handle

Once you've enjoyed the convenience of the Hull handle with its detachable and interchangeable device you would never be without it, even if you had to pay 50% more to get it.

In order that you may quickly identify the Hull you want, at the price you want to pay, more than ten thousand dealers will sell during 1911, in addition to their regular Hull stock, five special Hull lines with plain handles in either men's or ladies' sizes, from The Premier Hull with American taffeta cover at $1.00 to The Peerless Hull with a pure Italian silk, oil-boiled, pure dye cover, glove-fitting case at $5.00. Any of these specials are made with detachable tip and will fit into the ordinary suit case if you want that style.

All you have to do is to remember to slip in the little word *"Hull"* when you start to say, "I want an umbrella," and you'll get, first of all, the finest umbrella for $1.00, $1.50, $2.50, $3.50 or $5.00 ever sold at the price; *and all the other Hull advantages besides.*

Make a note of these five names and specify the one you want, the first time you need an umbrella, **whether for town use or to carry in your traveling case.**

The Premier Hull ⟶	**$1.00**
The Royal Hull ⟶	**$1.50**
The Superior Hull ⟶	**$2.50**
The Imperial Hull ⟶	**$3.50**
The Peerless Hull ⟶	**$5.00**

When you have once bought a Hull umbrella, you have settled one problem for life. When your old umbrella wears out, all you have to do is to take the handle to any Hull dealer and he will snap on a new base (cover, rod and ribs complete) at the mere price of re-covering an ordinary umbrella.

If you have the slightest difficulty, however, in getting a Hull, or if you have a favorite handle in an old style umbrella which you would like to have changed *free of cost* into a Hull, fill out the coupon and mail it to us.

Meanwhile—remember—the next time—not—"Show me an umbrella"—but—"Show me a *'Hull'* umbrella."

Hull Brothers Umbrella Co.
TOLEDO OHIO

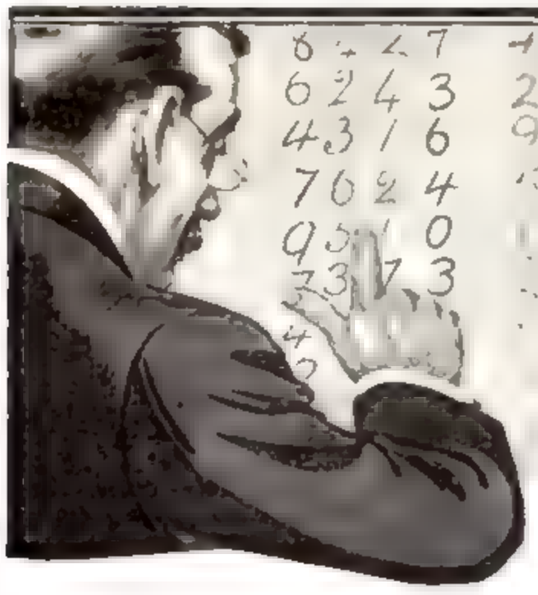
FREE—OLD STYLE UMBRELLAS CHANGED—FREE

HULL BROS. UMBRELLA CO., 1447 Summit St., Toledo, Ohio.

Gentlemen:—I have a favorite handle on an old style umbrella which I would like to have changed FREE of charge into a Hull detachable and interchangeable. Please tell me how I can have this done.

*Name*_____

*Address*_____



Don't be an Adding Machine—Buy one!

TAKE that load of brain-fagging, time-wasting figure work and put it where it belongs—on a MACHINE, which can't tire, balk, or make a mistake—the

Burroughs Bookkeeping Machine

"A Better Day's Work Every Day."

RUN down the whole list of figure-drudgery—balances, postings, sales lists, C. O. D.'s, inventories, cost items, etc. You have always dragged through them by the crude pen-and-paper night-work method, so you "guess" you can "get along without an adding machine."

Of course you can—BUT HOW ABOUT YOUR BUSINESS? Every hour that you or your office heads waste in barren figure-detail is an hour taken away from your business. In other words, your business is paying for a Burroughs Bookkeeping Machine and Burroughs Service, whether it gets the benefit of them or not. For correctness alone, to say nothing about dispatch, about neatness or time saved, there is a profitable use for the Burroughs wherever books are kept.

THEN think of the big dynamic force back of the Burroughs known as BURROUGHS SERVICE. Through our Systems Service, our Inspection Service and our Invention Service, it is like a great business engineer to you—keeping the wheels of office routine well oiled, the steam pressure of your clerical force up to its highest working capacity, the machinery of your organization in constant adjustment. Nowhere else can money buy what Burroughs brings you.

It is an interesting story. Let us tell it to you, either with a free demonstration of a machine, or through one or more of the following books sent free on letterhead request: "Better Day's Work," "Why Don't You Go Home?" or "Cost-Keeping Short Cuts."

PIKE MODEL
(Printing in two colors; visible printing; hand or electric operation low, flexible keyboard, typewriter carriage.

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Hand or electric operated (prints in one or two colors) greatest variety of [illegible] ever devised by 19 years of actual use in 300 lines of business.
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The Best Codfish

comes our new way in sanitary parchment lined extra coated tins—Large, tender, delicious flakes—Cooked, slightly salted and ready for immediate use.

You will find

Burnham & Morrill Fish Flakes

a revelation for making the most perfect

Codfish Balls, Creamed Fish, Fish Chowder

and many other delicious fish dishes. Convenient and economical.

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Write 100 words a Minute. Let me explain to you how with my new method **Abbreviated Longhand** any longhand writer can easily become the equal of the average professional stenographer in a few short evenings—at merely nominal cost. Sample lesson 20c and full particulars Free. **Write today.**
A. E. WEAVER, Court Reporter, Dept. F, Buffalo, N. Y.

FUN ON THE STAGE

(Concluded from Page 20)

one always must have twice the number of rehearsals when such a one is in the company. Such persons often become very fine actors in spite of this defect, but they are a never-ending source of worry to the other actors. One of the most noted cases of this kind was Max Snyder. Snyder had a wonderful record of doings in plays during rehearsals. One time in California, in the celebrated stock company of which John McCullough was head and eminent actors were members, they tried out a number of plays in search for one that would go.

Presently a play came along, written by a well-known San Francisco man, which particularly pleased the managers and they insisted that great care be taken in getting it ready for production. An appeal was made to Mr. Snyder and as usual he promised to mend his ways and learn his part. In the first act, the whole plot of the play was contained in the long account Snyder had to give to another actor of the circumstances that led up to the situations that were about to be developed. Day after day went by and when Mr. Snyder would come to this particular speech, instead of giving the whole text he would say, "Here is a long story ending with"—the last few words being the cue for the next actor. Long experience had taught the stage manager what would be the probable result if Mr. Snyder was not made to learn the entire story; so every day he faithfully walked a long distance arm in arm with him, trying to impress upon him what was at stake. And every day Mr. Snyder promised to know the part the next day. Finally the last rehearsal came, but Mr. Snyder was still oblivious of the long story. In desperation, the author and the manager of the theater both came upon the stage and threatened him, feeling that drastic measures must be taken. He told them that on the night of the play he would manage all right.

A Part That Became Painful

The first night came—the scene was in progress. The young man playing the scene with Snyder said: "What was the story about this man? What caused him to go in his youth to South America?" With serene confidence, Mr. Snyder leaned back in his chair and said: "Have I never told it to you?" "No." Mr. Snyder went on coolly: "Well, take a cigar. Now"—taking the young man by the arm and lifting him out of the chair—"let us go down to the club for a few moments and on the way I shall relate it to you." And so they disappeared before the gaze of the stage manager, who had hastily to summon the other actors to come on.

Jefferson told me a funny story of the danger of taking on unknown persons. He was speaking of the incompetent person who is always hanging about the stage trying to get an opportunity and being suddenly thrown into a small part, where there is no time for the stage manager to supervise his work. In an old play called The Jewess there was a small part—that of the father—which nevertheless, in the few lines allotted, was so important that they used to put on a better grade of actor than would ordinarily take such a part.

In the play, the Jew's daughter was secretly in love with a Christian. Some suspicion of this had come into the father's mind. Maddened by the fact that her mother—who was dead—had also been a Christian, the father's speech—he is addressing a character in the play named Ganum—reads as follows: "I tell thee, Ganum—Pshaw!" He was about to voice his suspicions to his friend, but changed his mind; then, passing to the other side of the stage, he says to himself: "Her mother was a Christian!—Humph!" This thought inflames his religious hatred and, half drawing the weapon from his belt, he exclaims: "If I thought it, my scimitar would"—controlling himself and putting his weapon back into the sheath—"Pish! No more!" (aside). Something happened to the actor who was impersonating this character and the part was handed hurriedly to a stage hanger-on, who had been looking for a part to "wing" it. When the time came the astonished Ganum listened to this speech, without business or pause: "I tell thee Ganum pshaw her mother was a Christian humph. If I thought it my scimitar would pish no more aside."

Service—the One Test

There is just one practical test for judging roof endurance—and that is past service. The different

NEPONSET Roofings

For Different Types of Buildings

have given ten to twenty years of service in every climate.

Let us tell you where you can see NEPONSET Roofings in your own neighborhood. That's the best way to learn how they look and last.

Send for the Bird NEPONSET Book

describing the different NEPONSET Roofings and name of NEPONSET Dealer in your locality.

F. W. Bird & Son, 238 Neponset Street, East Walpole, Mass.
Established 1795

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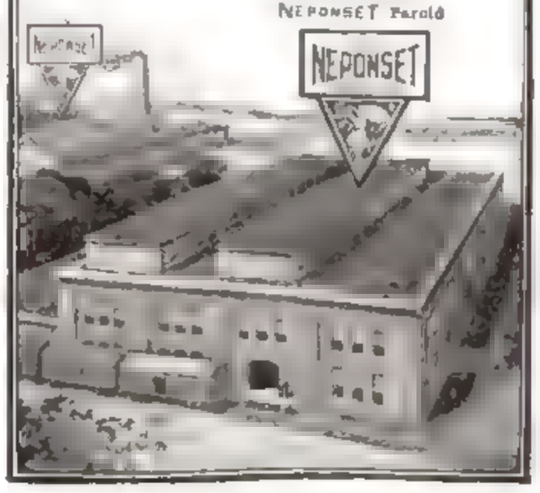

IF you want to make a porous and disintegrated seed-bed, 12 to 16 inches deep, with all the trash turned under, having the bottom soil mixed with the top and which will conserve the moisture, increase your crops and greatly enhance the value of your land, please send your name and address to

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Water Ballast—Any-Weight

The "Any-Weight" Lawn Roller is built with [illegible] and filled with water or sand [illegible] or a mixture, making the roller ANY weight. [illegible] equipped in a jiffy

Just right for a soft "Spring" lawn
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A cracker-jack for the Tennis court

[illegible] easy on heaviest load; clears ruts and [illegible] Three [illegible] Any Weight [illegible] to each [illegible] when filled.

Write today for our free booklet— *"The Care of the Lawn."*

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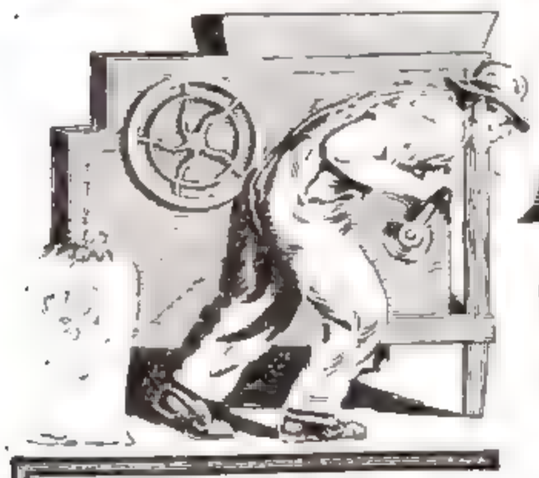
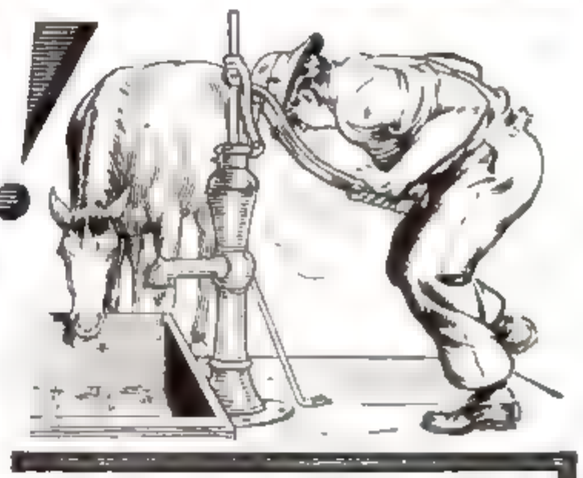
Made for every kind of fishing and for high or low prices. Send for **Free Samples** and catalogue. Give your dealer's name and say what kind of fishing you like. We will send the right line.

E. J. MARTIN'S SONS 84 Kingfisher St., Rockville, Conn.

Don't Work Like an ENGINE!





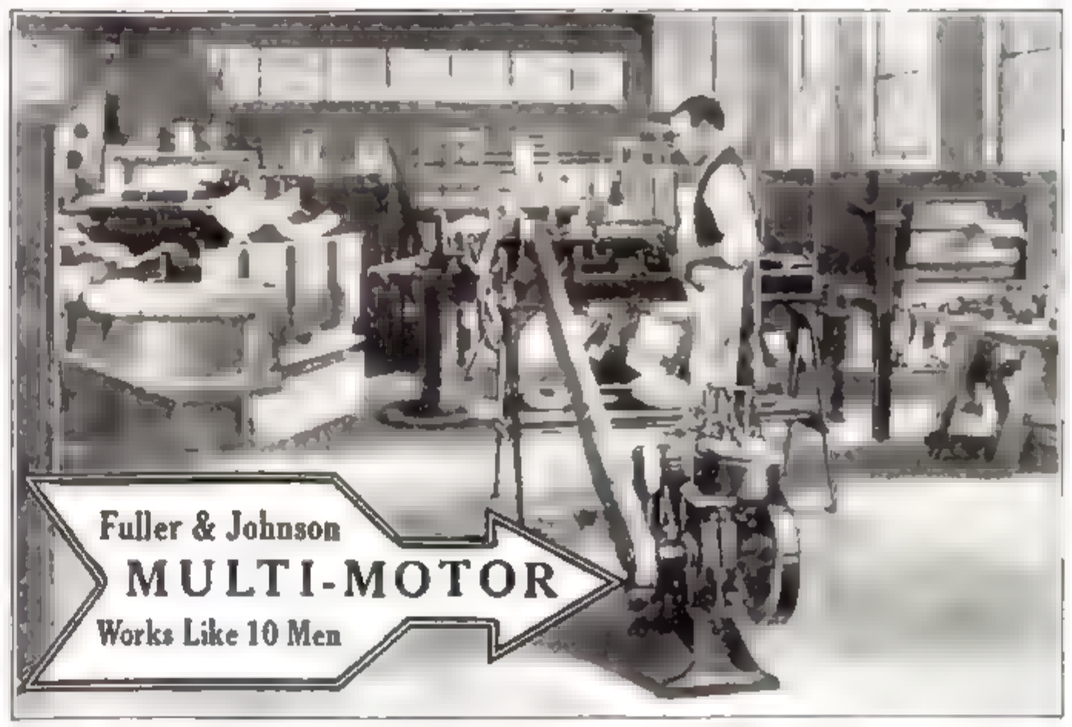
Get a Little "Fuller & Johnson" Farm Pump Engine or Multi-Motor and Save Time, Money and Muscle!

This advertisement is addressed to the thousands of men and women to whom life is one continual *wrestling-match* with the pump,

—To the great army of *crank-turners* and *treadle-pushers* who are tired of being *machines,*

—To all *employers of labor* who use expensive *human energy* to do the work of *engines.*

We have perfected a simple, practical, inexpensive, portable Gasoline Engine that pumps like a tireless giant and runs all hand-power and foot-power machines for the fraction of a cent an hour!



The Engine With Over 100 Uses!

The engine has a *multitude* of practical uses—*the full list would fill this page!* As a pumping engine *alone* it meets scores of special requirements. Yet this is only *one* of its uses.

It runs the numberless machines designed to be operated by means of *crank* or *treadle.*

To workers in many occupations the engine brings welcome relief,

—*Rest to aching arms and tired feet,*

—*Saves the wear and tear on muscles,*

—*Saves the tension and strain* that *overtax* and *undermine* health and strength.

Designed and Guaranteed by Great Firm of Engine Builders!

This new wonder comes from the great engine works of Fuller & Johnson, whose [illegible] engines, of *mighty horse power,* are known all over the world.

We knew that there existed [illegible] engine of *midget size,* to take the place of *MAN-POWER.* So we [illegible] the *engineering skill,* and the long years of *experience* gained in building *giant engines* upon the problem of producing *ENGINES THAT WORK LIKE MEN.*

How well we succeeded is best shown by the amazing record these little engines have made in *less than two years.* We have [illegible] Down South Americans depend upon them for cutting cane, [illegible] they are doing splendid work. Our engines are working *right now* in Greenland Labrador. They are running in the Tropics. We ship them to many foreign countries. And wherever they *go* the word *comes back* that the engines are *making good.*

The MULTI-MOTOR!

For those who have no need for *pumping service* we build the *MULTI-MOTOR,* without pumping gears. Designed to run all hand power and foot power machines.

Same power and same high quality as the Farm Pump Engine.

Pumps 400 to 1,000 Gallons Per Hour

Beats the Best Windmill

Costs Less Than Windmills

This Pumping Engine Solves Water Problem!

For Suburban, Country or Summer Homes and Public Institutions

The Farm Pump Engine fits any pump and makes it *go the limit.* Pumps 400 to 1,000 gallons per hour.

Runs any domestic water pressure system. By attaching a piece of pipe as an air head the engine will throw water 60 feet.

Gives instantly available fire protection. Invaluable for watering gardens, sprinkling lawns and parks, spraying trees etc.

For Contractors, Engineering Concerns, Barge Owners, Truck Gardeners, Etc.

We are prepared to furnish the engine with *special equipment* for [illegible] Spraying Pressure Systems [illegible] Drill Rig, Outfits of [illegible]

We have inquiries from Contractors, Engineers on Road Work, [illegible] Superintendents of Parks and Private Parks and to [illegible] Water and Power [illegible] *Tell us about your requirements—we can meet them.*

FULLER & JOHNSON FARM PUMP ENGINE

"Fits Any Pump and Makes It Hump!"

The engine is complete as [illegible] Nothing to buy but the gasoline. No extras of any sort—no [illegible] jacks, no belts, no working beams etc. No [illegible] to bend it down. No special [illegible] Just simply fill the gasoline tank, oil up and *start the engine!*

It is as high grade in every way as best automobile engines. Perfectly [illegible] *without cooling attachments!* Self-oiling. Important working parts protected. Its metal case easily reached for cleaning. Every engine *tried out at the factory* and shipped in perfect condition. Cannot *freeze*—cannot *overheat.* Runs indoors or out, [illegible] zero weather or shade. For [illegible] use has *outdoor fuel tank,* insuring absolute safety. Engine complete weighs only 25 lbs. Costs [illegible] to [illegible] Built and guaranteed by Fuller & Johnson, whose High Power Double Efficiency Engines are [illegible] internationally famous.

Water for Stock!

The Farm Pump Engine supplies an [illegible] of water, *fresh from the well,* for big herds of stock. Pumps [illegible] gallons per hour, regardless of snow, sleet and storms. No tank heaters needed!

Every Farmer, Ranch Owner, Dairyman, Fruit Grower and Truck Farmer needs one

Some of the 100 Uses!

Drilling Machine	Clipping Machine
Job Printing Press	Valve Grinder
Punch Press	Small Planing Machine
Bread Mixer	Pipe Threading Machine
Scroll Saw	Domestic Water Supply
Jig Saw	Irrigation Outfit
Band Saw	Sanding Machine
Drag Saw	Emery Wheels
Turning Lathe	Buffers
Fanning Mill	Grindstones
Cream Separator	Corn Sheller
Grain or Feed Grinder	Potter's Wheel
Churn	Bone Cutter
Milking Machine	Home Electric Light Plants
Washing Machine and Wringer	Gives Fire Protection
Fodder Cutter	Washing Buggies and Automobiles
Sausage Machine	Railroad Water Tanks
Meat Slicing Machine	Riveting Machines
Ice Cream Freezer	Sprinkler System Supply
Blacksmiths' Bellows	Lawn Sprinkling
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Spraying Outfit	Ventilating Fans
Ditch or Bilge Pumps	

Send Coupon or Letter for Catalog and Name of Our Nearest Dealer!

Fill out the coupon carefully. Indicate the catalog you wish. Give us a line on your *special requirements* and in addition to the regular catalogs we will send you *Special Bulletins covering that particular subject.* If interested in larger engines, ask for catalog of Fuller & Johnson Double-Efficiency Engines

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We have an important proposition to make to the best dealer in each locality where we are not represented. These are the fastest-selling engines in America. A word to the wise is sufficient.

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3 Sanborn Street, Madison, Wis.

Please send me your Engine Catalogs as indicated below

Name _____

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☐ Farm Pump Engine and Multi-Motor ☐ Double-Efficiency Engines

FULLER & JOHNSON MFG. CO. (Established 1840) 3 Sanborn Street, Madison, Wis.

Cable Address, "Fullerjohn"—Lieber's Code or A B C, 5th Edition

(240)

Get this Straight, Men— Prince Albert makes its own Class!

THERE'S nothing like it and won't be for a whole lot of years. It is produced by an exclusive process that Uncle Samuel has tied up with patent rights—a process that cost three years' work and a heap of money to get just right. That's the process that takes out the bite and leaves pure smokin' joy.

Remember this, if somebody ever tries to hand you something else for your P. A. dime. You can't put speed into a selling-plater by running him as a stake horse. You can't make a man bat .380 by nicking him "Ty". You can't get hair off a toad.

And nobody can make a tobacco like P. A., with its perfect flavor and fragrance, close-fire, long-burning, dust-fine ashes and ***no bite,*** without the patented process that is used only for producing Prince Albert. We control this process.

We're handing you this talk because there's the usual bunch of "just-as-good" imitators trying to get in on Prince Albert's ticket. But there's only one P. A.—one "national joy smoke"—one tobacco that ***can't bite your tongue.***

Says Uncle Dudley:

"This here crimp cut is some idee. Now I used to smoke cut plug. Strong stuff, but soggy. Had to mess it around in my palm to get it part fine enough and then it burned like—well, like cut plug. When I first tries this Prince Albert in my old jimmy pipe I could hardly believe it. Ready to smoke, pour 'er in just like that and nobody could want a steadier, closer, longer-burnin' smoke. I tell you, Son, I've been smokin' a pipe for a good many years, but I didn't know what real pipe smoke was till I tackled Prince Albert."

Men, most of you know Prince Albert. But if ***you*** don't, get a tin right now and a session with ***your*** old jimmy pipe will tell you the whole story. All live smokeshops sell P. A. in the tidy, red tin for 10c and most of them have it in half-pound tins with moistener top and in pound humidors of crystal glass.

R. J. Reynolds Tobacco Co., Winston-Salem, N. C.

Panamas—

This hat is made of fine [illegible] Straw, closely woven and beautifully finished. It has a neat silk band and leather sweat. It is featherweight, cool, dressy and adaptable to any shape. **This hat would cost you $5 in any retail hat store** but we import Panamas in great quantities direct through the port of Galveston from South America, thereby **saving you two profits.** Your money will be promptly refunded if you are not satisfied. Sent express prepaid to any address upon receipt of . . . **$4**

Be sure to state size.

TEXAS Broncho Buster Hat **$3**

Express prepaid
A regular $5 Hat

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Dealers, write for our special offer.

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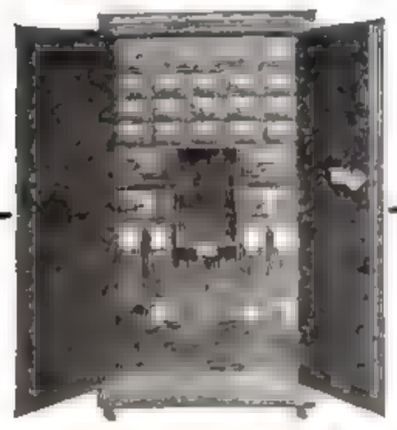

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For valuable records, card index systems, estimates, inventory sheets, ledger sheets or office forms of any kind, and all commercial papers, for which you depend upon to properly conduct the affairs of your business, in the strongest fire-resisting cabinet that can be made, with adjustable shelves, and combination or key locks, the **Globe Cabinet Safe** brings a perfect filing system within easy reach of every business man.

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Keeps stockings neat and unwrinkled.

Child's Pair by mail, 16 cts. (give age).

Look for the *Moulded Rubber Button* and "Velvet Grip" stamped on the loop

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BLOOD FROM A STONE

(Continued from Page 14)

"What do you bother me for?" Fishbein cried. "Wait a minute and I would show you the letter."

A moment later he returned with the file envelope; and, intent only on avoiding the necessity of lending money to Schlatkin & Parnass, he displayed the original letter addressed to Feinrubin & Feinrubin.

"Here it is," he said.

For five minutes Schlatkin and Parnass gazed in turn at the typewritten original.

"Well, are you satisfied?" Fishbein asked.

Parnass nodded.

"This is a great favor you are doing us, Fishbein," he said.

With another handshake all around, the two partners returned to East Broadway.

"Well, boys," Kerngeld cried as he entered the loft at five o'clock, "did you seen the letter?"

Parnass and Schlatkin nodded.

"And it says I am all sorts of crooks—what?" he continued.

The partners shrugged.

"Sure it did," they replied in unison.

"And it said my wife is getting all my property and I am going to bust up on my creditors and all—ain't it?"

Again the partners nodded.

"Then you seen the right letter," Kerngeld concluded; "and I want you to remember it, on account I would sue them two crooks in the court yet."

IV

SIX months elapsed—an anguished period during which Fishbein & Klink had been served with a summons and complaint in an action for libel brought by Ellis Kerngeld. As plaintiff's attorney, Henry D. Feldman had drawn the complaint with his customary ingenuity, and had alleged the libel contained in the Feinrubin & Feinrubin letter together with its unlawful publication to Schlatkin & Parnass.

Messrs. Feinrubin & Feinrubin appeared as attorneys for the defendants and gave their services gratis by way of partial reparation for their father's indiscretion. The defendants' answer denied all the allegations of the plaintiff's complaint, as a matter of course, but its drafting was fraught with a great deal of painful recrimination, in which respect for the cloth was forgotten—not only by Fishbein & Klink but by the Reverend Hillel himself.

As for Messrs. Schlatkin & Parnass, under the advice of well-meaning friends they kept within doors after dark; and when they had reason to go abroad in the daytime they slunk along the street like cats that live next door to a large family.

At length the day of the trial arrived. A large and interested audience filled the rear benches of Trial Term, Part 30, of the New York County Supreme Court, and listened to the masterly opening of the plaintiff's case by Henry D. Feldman.

"We will show to you, gentlemen of the jury, that these defendants were actuated by malice of the most depraved order," he said in tones so solemn in their profundity that Mrs. Fishbein and Mrs. Klink, who sat within the inclosure for counsel, were moved to tears and a court officer conducted them gently but firmly away.

"Moreover," Mr. Feldman continued, "we expect to show that the defendant, Fishbein, exhibited the libel broadcast."

He fixed Harris Fishbein with so beetling a glare that the latter's teeth chattered.

"And we ask for damages at your hands to the sum of ten thousand dollars," Feldman concluded.

Klink moaned faintly; and what had once been a starched white collar settled into the consistency of a used paper napkin.

"Mr. Kerngeld, take the stand," Feldman cried, after defendant's counsel had concluded a lame exposition of the defense.

Kerngeld ascended to the witness-chair with dignified calmness; and after he had been duly sworn Mr. Feldman led him through the intricacies of a direct examination.

To be sure, Mr. Hillel Feinrubin, Jr., did his best to confuse the plaintiff, but his cross-examination of Mr. Kerngeld left the latter unshaken and he retired from the stand as calmly as he had ascended it, with every thread of his narrative whole.

"Mr. Parnass," Feldman called, and the chief witness for the plaintiff shuffled to

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1 gallon turpentine	
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This makes 8 gallons genuine old-fashioned paint

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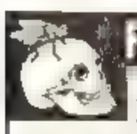

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A FEW days after the trial of the case of Kerngeld *versus* Fishbein *et al.* Feldman appeared in the office of Feinrubin & Feinrubin and asked to see Mr. Feinrubin, Jr. He was ushered into the presence of that gentleman, and, after a few preliminaries, he said:

"Mr. Feinrubin, I have come to you to ask you to do me a favor. I have been sued by Kerngeld for infringement of copyright, and I want you to defend me."

"Why do you come to me?" Feinrubin asked. "I am not a lawyer."

"I know you are not a lawyer," Feldman replied, "but you are a friend of Kerngeld's, and I thought you could get me a lawyer who would not charge me much."

"Why do you think I am a friend of Kerngeld's?" Feinrubin asked.

"Because you were in court when the case was tried," Feldman answered.

"Oh, I see," Feinrubin said. "Well, I will get you a lawyer, but I will not promise you that he will not charge you much. Lawyers are not cheap."

"I will pay him what is reasonable," Feldman said.

"Very well," Feinrubin replied. "I will get you a lawyer. Good-by."

"Good-by," Feldman said, and he left the office.

Feinrubin called up Parnass and told him that Feldman had been in to see him and had asked him to get a lawyer to defend him in the case of Kerngeld *versus* Fishbein *et al.*

"Why did he come to you?" Parnass asked.

"He said he thought I was a friend of Kerngeld's," Feinrubin replied.

"Why did he think that?" Parnass asked.

"Because I was in court when the case was tried," Feinrubin answered.

"Oh, I see," Parnass said. "Well, I will get him a lawyer, but I will not promise you that he will not charge him much. Lawyers are not cheap."

"Very well," Feinrubin replied. "I will get you a lawyer. Good-by."

"Good-by," Parnass said, and he left the office.

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"Very well," Feldman replied. "I will get you a lawyer. Good-by."

"Good-by," Feinrubin

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Colgan's Chips go the round of the family circle without a miss. Everybody likes them. They have put chewing gum in a new sphere. Not like ordinary chewing gums—more like a high grade confection.
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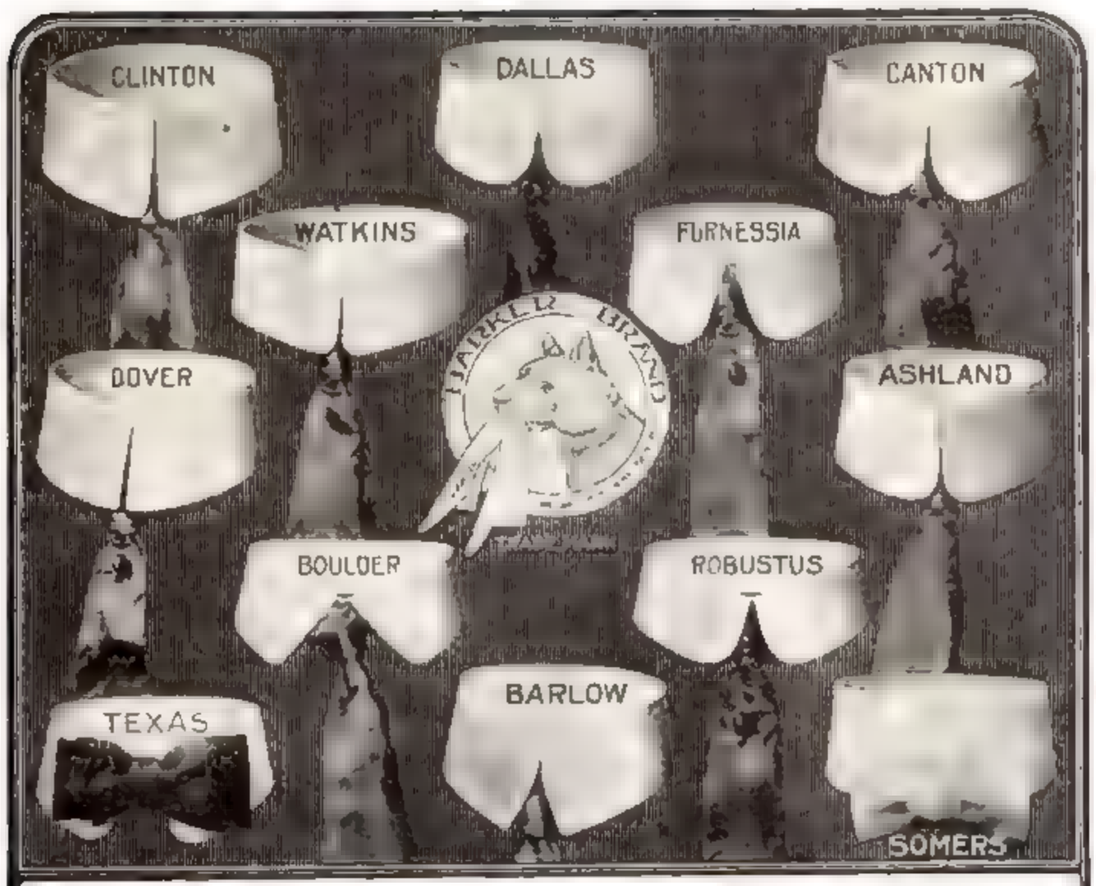

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HAMILTON, BROWN SHOE CO.—St. Louis—Boston

Financing a College Education

(Continued from Page 11)

The recent increase in student employment raised grave doubts in the Harvard office as to whether the cause of learning was not in danger. Is it possible for a man to do justice to his employers and to his studies at the same time? A careful study of the records of the men on its list showed that the average mark, in a scale of A to E, was B minus—a mark high enough to secure a degree *magna cum laude*, the highest degree being *summa cum laude*. A professor in the University of Chicago remarked to me that in America a college education is the battle-ground on which the youth of the land assert their fitness to survive or perish.

It is Mr. Derby's experience that men from the Middle West most keenly appreciate the value of a college education and have the deepest sense of the dignity of labor. An Eastern boy thinks twice before serving as a waiter, and then is not always inclined to work faithfully; but Western boys take service in the college dining hall without question and make it their only pride to do the job well. Doubtless the self-supporting student does not, as a rule, have any great share in the gayer and more ornate activities of college life; but the chief reason—perhaps the only reason—is that he has not the time. A Yale graduate who had worked his way lately wrote the Alumni Weekly that the experience leaves a man "scarred"—by the ceaseless grind, and by lonesomeness among so many rejoicing classmates. The weekly letter from home was the one red letter in his calendar. But if this is the rule there are many notable exceptions. A decade or two ago at Harvard there were self-supporting men on most of the athletic teams and in many of the clubs that have the reputation of being exclusive. Today, I am told, this evidence of a democratic spirit is strongly on the increase. Four of the men who rowed last year on Harvard's winning crew were partly self-supporting; and the class presidents, who used to be, almost without fail, from the fashionable Eastern preparatory schools, have of late years been frequently men of more representative character. In a word, Harvard is approaching the admirably democratic state of mind that has long been characteristic of Yale, Princeton and our Western universities.

The Question of Employment

Nothing could work more powerfully toward this end than a well-administered employment office. Perhaps the most significant fact in the widespread increase of student labor is that it has come hand in hand with the growth of undergraduate luxury, which lately so exercised the mind of Chancellor Day, of Syracuse. Our ancient American democracy is not yet quite automobilious; and it is an open question whether the increase of self-helping students is not maintaining a just balance in college life against the growth of luxury. The university is a microcosm, in which all elements of modern life are represented.

When it comes to placing young graduates in regular and permanent positions the knowledge gained of them in the employment office is very valuable. What are the chances of such employment? Here, again, the Harvard report is full of significant details. For positions as teachers there were twenty hundred and twenty men registered at the appointments office, though many of these were graduates of some years' standing and some of them already placed. The number of calls for teachers was seven hundred and sixty-two. For business positions, which are largely managed by the alumni association, fourteen hundred and seventeen men were registered and the number of applications received by the association from business houses was two hundred and thirteen. Only a part of the applications resulted in appointment. The number of teaching, administrative and educational positions filled was one hundred and sixty-five. The average annual salary was $1274. Of general business positions forty-two were filled at an average annual salary of about $900—one salary not being reported. Of these, ten were with manufacturing concerns, six as secretaries, four as cotton buyers, three with publishing houses, two as editors, and two each with banking and brokerage firms and with wholesale dealers. Single

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ONE OF THE OLDEST AND BEST KNOWN piano factories in America offers to send you direct from the factory a personally selected instrument at one-third or more off the price you would have to pay at retail.

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So convinced are we that the CORNISH Upright and Grand pianos, as now made, are the equal, artistically and commercially, of any sold at any price, that we make this generous offer.

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618-20 Broadway, New York.

positions were filled as business manager, commercial agent, wool commissioner, superintendent, library assistant. Ten technical positions, as architect, chemist, foreign correspondent, constructive, electrical and mechanical engineer, were filled at an average annual salary of $1092. Various departments of the university, as that in astronomy, botany, business, chemistry, economics, engineering, filled twenty-two positions at an average annual salary of about $1300.

Thus, against a total registration of thirty-four hundred and thirty-seven, only nine hundred and seventy-five calls were received; and of these only two hundred and thirty-nine positions were filled. The average annual salary of these was $1140.

The helpful influence of the alma mater does not cease upon graduation. As long as a man is in need of a position his name is retained on the registers of the appointments offices; and in the world outside the fact of being a college graduate is of distinct practical advantage. Wherever a man goes he is pretty sure to find classmates who are in close touch with the life of the place. In all large cities there are university clubs, membership in which is limited to those holding recognized degrees. In Boston or Philadelphia, Chicago or San Francisco, such clubs take a leading place in the local life and are, as a rule, hospitably open to newcomers.

It would be easy, however, to overestimate the money value of a college course. As I have indicated, many departing Seniors who apply at the employment offices for permanent positions do not get them. As to their earnings, there is no record. It is pretty certain that they are relatively small. Men of exceptional ability often use their education to very great financial advantage; but the average market value is probably much less than is generally thought. An impression prevails that technical professions pay especially well.

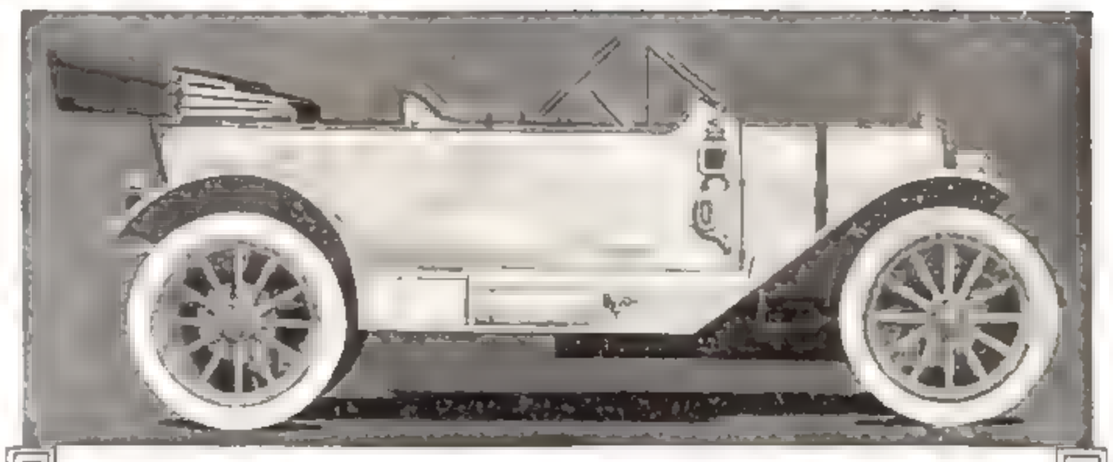
Education at a Sacrifice

The secretary of a certain class in the Massachusetts Institute of Technology collected for his fifteenth annual report statements of the actual earnings of each member of the class—private fortunes and bequests being excluded. The returns were unsigned and confidential. The average was well below twenty-five hundred dollars. It happened that in this class there were men who commanded huge incomes—one hundred thousand dollars and over—so that the vast majority must have been receiving considerably less than two thousand dollars; and this after fifteen years in the world. The pay of college professors ranges from two to five thousand dollars—sometimes less and seldom more.

In England, and especially in Germany, there has long been a tendency toward overeducation. It appears that we are going the same way. In law, medicine, the ministry and in teaching there are multitudes of well-educated men who live all their lives on the ragged edge of destitution. These men suffer the most pitiful of minor tragedies; in effect, they are declassed. Having grown up among the refined and well to-do, they discover that they are not able to take a place in the world of their friends and social equals. Even those who stay in the procession often do so at a sacrifice. Recently compiled statistics show that marriages are relatively few among college graduates and children relatively fewer. At the present rate, if our colleges relied only on the children of graduates they would soon be as extinct as the frequently mentioned dodo.

A wise boy will think twice before deciding to force his own way through college. He will look with a very clear eye upon the lot of the farmer, the mechanic, the tradesman. The life of a well-placed professional man—of a liberally educated man who is able to live liberally—is undoubtedly very attractive and well worth a great sacrifice; but such a life is achieved by relatively few. By far the greatest happiness that can fall to the human lot is to live among friends and equals, whatever their station, and to have work of the kind one is able to do best.

I am the more willing to end with what may seem a note of discouragement, because of the immense ambition, the abounding vitality, of the multitudes of self-helping students and because of the magnificent work that is done in their behalf in all the leading universities and cities. Those who feel themselves able will doubtless continue to "butt in and teach Fate his lesson."



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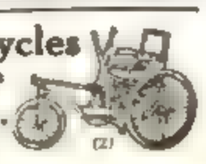

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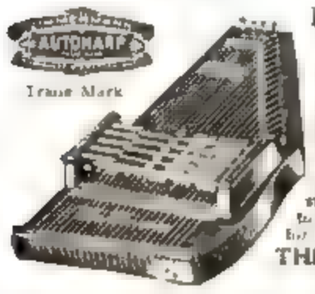

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THE MASTERPIECE OF DUMAS

(Concluded from Page 9)

He rushed off without giving time for an answer. The duchesse wrung her hands.

"Would that I were a man!" she cried.

"Come, Your Highness," said Madame Dorval. Still the royal lady hesitated.

"It is our only hope, madame," pleaded Mademoiselle Devoilaine. "For the sake of His baby Majesty, King Henri V!"

"For his sake!" She smiled with maternal tenderness. "Come."

As they passed out and Madame Dorval closed the door behind them, Dumas and Captain Verlaine reentered the hall. The gallant captain, wearing a pair of his host's trousers, leaned heavily on the arm of Dumas and walked with a decided limp.

"My dear captain," said the master dramatist, "I can never forgive my awkwardness. Ah! Sit down." Dumas moved out an upholstered chair, into which the captain sank. "Now we'll have a fresh supply." He pulled a bellrope. "And this time served by a steadier hand than mine. I'll ask Madame Dumas to step down also, so that you may search her apartments without fear of intruding on a lady."

"The thing is unpleasant, at best," said the captain, with a shrug.

"Not at all. It's quite like a bit from one of my own plays." Dumas pulled the bellrope a second time. "But what keeps my servant?" Michel came quietly in and stood at attention. "What means this delay, Michel! I have rung twice."

"I have been looking for the two peasant boys, master."

"Did you find them?"

"No, master. The man who rowed them across the Seine has not yet returned."

"They went that way, then?"

"Oh, there's no doubt of that, my master."

"Well, then," said Captain Verlaine, settling himself more comfortably in his chair, "my lieutenant will have them all safe by this time."

"Michel," Dumas ordered, "you may send the boy with coffee—three cups. And ask Madame Dumas to come down from her boudoir. If one wasn't a soldier"—he turned to Captain Verlaine—"I suppose it would be quite possible to sympathize with the Duchesse de Berry? Eh, my captain?"

Verlaine shrugged his shoulders. "She's a royal duchesse, for instance, and a woman first of all." Dumas laughed easily. "I may as well warn you that if she applies to me again for aid I shall do my best to aid her."

A page boy, with short black curls and big black eyes, came in from the rear, carrying a tray with the service for coffee.

"Boy," Dumas called carelessly, "bring us a small table."

The page put down his burden and carried a little stand close to the fireplace.

"Another chair, if you please. Madame Dumas takes coffee with us."

Michel threw open the door across the hall and announced: "Madame Dumas." She stood still in the doorway, pale and slender, in a white gown. For an instant it almost seemed that she was about to faint. Then Dumas himself was beside her; and as he bent to kiss her hand he whispered: "Courage, Marie! Let my name protect you—if only for an hour."

Captain Verlaine attempted to rise awkwardly from his chair, but fell back with a groan.

"May I present Captain Verlaine of the King's Guard?" Dumas said in his airiest manner. "Unfortunately my awkwardness prevents his rising. You know his errand. This is your chair."

As she sat down the gallant captain bent forward. "Madame Dumas," he said, "it desolates me thus to incommode a lady."

"No one quarrels with a soldier for doing his duty, monsieur," she answered.

"Since you have been so kind, madame," he went on, "and since also your husband"—she flushed more deeply and cast down her eyes—"has made it somewhat difficult for me to walk, I shall be glad to take your assurance that the fugitives are not concealed in your apartments."

"Monsieur, when I left the rooms they were empty," she answered.

"And now you, monsieur," the captain persisted, as he sipped his coffee, "take the rest of the burden off my mind. Give me your word of honor that you haven't seen the Duchesse de Berry today."

Dumas rose and bowed magnificently, so that he faced the waiting page.

"Monsieur, my captain," he said, "with my hand on my heart I swear that I have not been nearer looking upon Her Highness than I am at this moment."

Dumas dropped down into his chair. "Boy, the cream," he ordered. As the page offered the service awkwardly at the right side, the captain glanced up. "A pretty boy, Monsieur Dumas," he said. "Has he been long in your service?"

"But just promoted from the stables, as you may judge by his awkwardness in serving; but we shall make a man of him yet—eh, Pierre?" The page dropped his eyes and turned away shyly.

A twinge of pain seized the captain.

"But, finally," he complained, "I wish I were back at my quarters in Paris. I don't look forward to riding the twelve miles with any pleasure."

"But you shan't ride, captain. Madame Dumas is driving to Paris this morning in her chaise. She will be delighted to take you as a passenger."

"Madame," cried Captain Verlaine, "you smother me with kindness."

"Boy," ordered Dumas, "call the captain's orderly and have Pasha put to the chaise at once. Tell Michel to serve us a farewell glass of wine. Madame, you will be ready?"

"In a moment, my dear Alexandre," said the lady, rising. "I have only to put on my hat."

"I put you to too much trouble, Monsieur Dumas," Captain Verlaine said.

"By no means! You can't imagine what a pleasure it is! Just send your soldiers back to their barracks. My little Arabian horse will pull you to town as fast as they can ride."

"I am anxious to get back, and that's a fact. We must at any cost prevent the duchesse and her lady from getting to Paris. Once they are safely in the city the jig is up."

"And you want to be on the spot to direct the hunt? Ah! Here's your orderly."

The soldier stood stiffly at salute. "My compliments to Under-Lieutenant Thiers," the captain ordered. "Let him take the troop back by way of the Porte Saint-Martin. I shall take a carriage. Monsieur Dumas, will you help me to get up?"

Groaning and with difficulty, Captain Verlaine was assisted to his feet.

"Master, the chaise is at the door," the page reported.

"Good," Dumas answered. "We are ready, my captain, and here is Madame Dumas, also. Pierre, you shall drive the gallant captain to Paris. He finds fault with your awkwardness at table. Show him that at least you are a horseman."

Michel passed the wine.

"To Captain Verlaine!" Dumas cried. He bowed to the lady. "With you beside him, my dear, little Pierre on the box and the brave Pasha in the shafts, I swear he'll get to Paris at least as quickly as the fugitives."

The great outside door of the hall was thrown open. The page, Pierre, was already in his seat, the reins in his hand. At the step of the carriage Dumas stopped.

"My dear!" he said. Mademoiselle Devoilaine turned and Dumas, taking her in his arms, kissed her. Her pale face bloomed, on the instant, into an adorable and lovely rose. "Goodby," he said; "and God bless you!"

The face of Captain Verlaine wore an indulgent smile. Dumas met it with a bow, offering at the same time his aid to the awkward gentleman.

"Pardon my folly, captain," he said, "but perfect happiness—like mine—is very uncertain. Even when she starts on a little drive to Paris I bid her goodby forever!"

The captain was still smiling from his seat beside the lady and waving his hand as the carriage started down the drive. Dumas turned away to face Madame Dorval, who stood in a tragic attitude in the hall, her black eyes blazing.

"Well?" she demanded, above her folded arms.

Dumas bowed, twisting his head to one side and waving both hands deprecatingly.

"Well, my dear Hortense," he said, "I have just finished my masterpiece. It began as a very pretty comedy. Midway it turned into a thrilling melodrama. Now it has ended in a tragic farewell. It's no joke, I assure you, to bid your favorite heroine a last goodby!"

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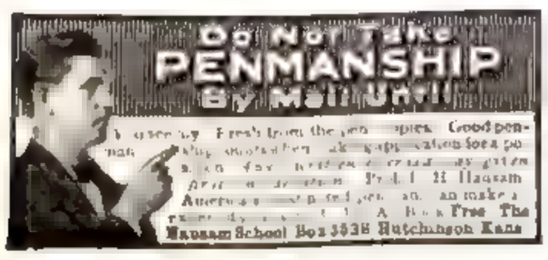

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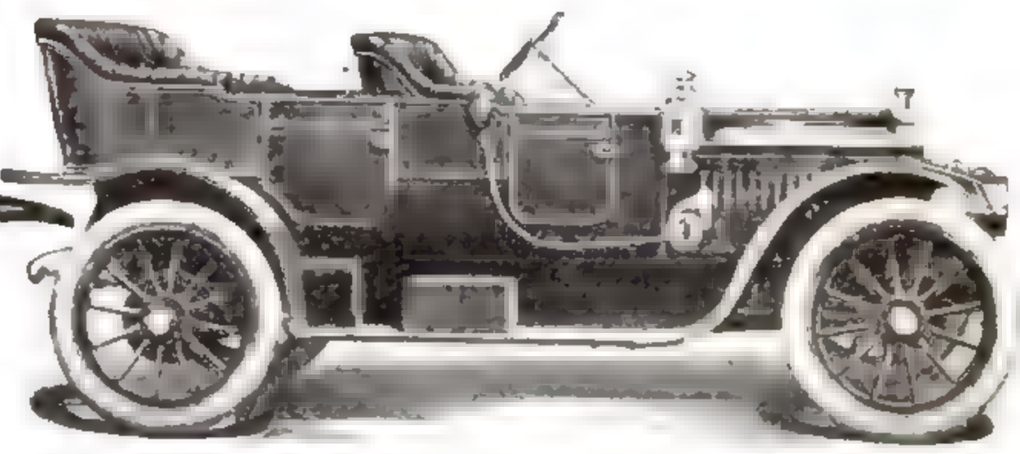

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Railroad Earnings and Expenses

(Continued from Page 18)

one-third as many railways were placed in the hands of receivers and they had less than one-fourth as much mileage—or only 7.79 per cent of the total mileage operated—and less than one-third of the capitalization of those that became bankrupt in the earlier period. The figures for 1908 show, however, that even now, after more than a decade of conservative financial management, many of our railways are so weak financially that a severe panic threatens or actually destroys their solvency. Obviously the increase in their financial stability was a good thing for the public, simply because it tended to prevent such widespread financial and industrial disaster as befell the country in 1893. If the railways of the United States had been in as bad shape financially in 1907 as they were in 1893 the panic of 1907 might have been as disastrous as that of 1893, and the depression following it might have been as protracted and profound as that which followed the panic of 1893. The railways represent a very large part of our invested capital; and whatever unfavorably affects them sooner or later affects the pocketbooks of all classes of people.

It may be said, however, following Mr. Thorne's line of reasoning, that the large increase in the net earnings of the railroads during this period indicates that they did not need to so maintain their rates in order to get and keep on a sound financial basis; and that, therefore, it was a bad thing for the public. Let us, therefore, examine a little more closely the facts regarding their rates and their financial returns in order to determine whether or not the benefits of operation really were or were not equitably divided between the owners, who are entitled to a reasonable profit, and the public, which is entitled to good service at reasonable rates.

The Full Force of Figures

The true measure of the cost of a thing to those who buy it is not merely the amount of money required to obtain it. Money itself changes in value; and economists tell us that, owing to the great increase in the production of gold, the value of money has declined very substantially during the past ten years. The true measure of the cost of a thing is the amount of labor that it is necessary to perform—or of products that it is necessary to give—to get the thing. Measured by this standard there has been a very substantial reduction in railway rates since 1899. Bulletin Number 87 of the Bureau of Labor shows that wholesale prices of commodities were on the average twenty-five per cent higher in 1909 than in 1899. Statistics of the Bureau of the Census show that the full-time weekly wages of employees in manufacturing industries were twenty-one per cent higher in 1907 than in 1899. The increase in the average wage of railway employees from 1899 to 1909 was in excess of twenty per cent. In other words, though the average revenue a ton-mile increased about five per cent, the wages of labor and the prices of commodities increased from twenty to twenty-five per cent—the effect being a decrease in the average railway rate, as compared with prices and wages, of from fifteen to twenty per cent. The revenue from a ton-mile of transportation would buy fifteen to twenty per cent less labor or commodities at the end of the period than it would at its beginning. On the other hand, a given amount of labor or commodities would buy from fifteen to twenty per cent more transportation than it would at the beginning of the period.

In the foregoing I have referred only to the average revenue a ton-mile. Because of the fact that railway rates are higher on the more valuable commodities than they are on the cheaper, changes in the average rate may not be a true index to changes in the actual rates. For example, if the actual rates declined, though the amount of the more valuable commodities, moving at the higher rates, increased faster than the amount of low-grade commodities handled at low rates, the average rate might remain stationary or actually increase. My impression is that, on the whole, actual rates—at least in the territory in which the railway with which I am connected operates—not only have not increased but

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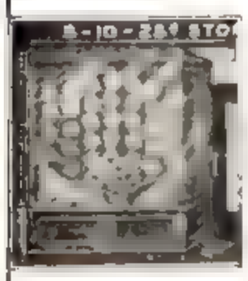
American Safety Razor Co., Inc.
Cor 35th St. and Sixth Ave., New York

Velvet
THE SMOOTHEST TOBACCO

tells its own story, and there's not a dry moment in it.

An Opening for a Retail Store



If you think of starting a store I can help you. My business is finding locations where new retail stores are needed. I know about towns, industries, rooms, rents, etc., in every part of the U. S. On my list are many places where a new store can start with small capital and pay a profit from the beginning. No charge for information. Interesting free a 200 page book telling how to run a retail store.

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have declined. Exhibits filed by the Burlington Railroad in the Western rate-advance case, regarding the commodities on which we are trying to get higher rates, show that if in two representative months, September, 1909, and March, 1910, we had had in effect on those commodities the same rates that we applied on them in 1900, our earnings from this traffic in those months would have been $268,987; whereas, on the rates actually in effect in those months, our earnings from the transportation of those commodities were about $218,576. Even if we had had in effect the higher rates for which we are now asking we would have earned only $251,925—or $17,000 less than we would have earned on the rates of 1900.

The foregoing demonstrates that, as compared with prices and wages in general—if not absolutely there was a reduction in railway rates between 1899 and 1909. Let us now turn to the financial return that the owners of the railways received during this period. As has already been shown the average net earnings of the railways for each mile of line increased from $2435 in 1899 to $3553 in 1909, or about forty-five per cent. This, however, does not truly indicate the relative increase in net earnings; for during this period, because of the fact that many railways built second, third and fourth tracks, the mileage of track increased much faster than the mileage of line; and, of course, the additional tracks represented large increases of investment. The average net earnings on a mile of track in 1899 were $1861; in 1909 they were $2418—an increase of but twenty-nine per cent.

Nor did all the benefits of this increase in net go to the owners of the railways. Out of their net earnings they paid $246 a mile in taxes in 1899; in 1909 they paid $386—an increase of about fifty-seven per cent. In 1899 they had to pay as interest on their funded debt $1284 a mile; in 1909 they had to pay $1550—an increase of twenty-one per cent.

Lean Years of Small Dividends

In 1899 the railways paid $501 a mile of line in dividends; in 1909 they paid $1008 a mile of line in dividends—an increase of one hundred and one per cent. This last figure seems to many to prove conclusively that the investors in railways have been getting too great a return. Certainly the percentage of increase in dividends was large; but if John Smith in a period of hard times is able to make only seventy-five cents a day and when good times come his wages are raised to one dollar and fifty cents a day—an increase of one hundred per cent—we do not, therefore, say that John Smith is making too much money. Now the case of the railways is precisely analogous to that of John Smith. In 1899 they paid dividends on only forty per cent of the stock they had outstanding, the average paid on their total stock being but 1.9 per cent. In 1909 they paid much greater dividends in the aggregate, but even then 35.99 per cent of their stock received no dividends, and the average dividend on all the stock outstanding was but 3.68 per cent. It was the percentage of increase in the dividends during the period and not the absolute amount of them paid at its end that was large. It is often charged that American railways are capitalized for more than the actual cash investment in them. I do not believe this is true; but, even if this capitalization had never been more than one-half what it has been, the net return paid by them on it would never in any year have equaled eight per cent, though, as shown by Government reports, the net return earned in agriculture is ten per cent; in national banking, fourteen per cent; and in manufacturing, fifteen per cent.

At the time when the net earnings of the railways were thus increased the railways' capacity for serving the public and the amount of service that they rendered to it were also being increased. Between 1899 and 1909 the number of locomotives in service to a thousand miles of line increased twenty-one per cent and their tractive capacity increased between 1902 and 1909 almost ninety-nine per cent. Between 1902 and 1909 the number of cars in service increased twenty-nine per cent and their capacity seventy-three per cent. Between 1899 and 1909 the amount of freight that the roads hauled a mile increased forty-four per cent and the number of passengers that they hauled a mile increased sixty-three per cent. These figures show the

The Man Who Found Himself

A gray-haired citizen of Tampa, Florida, turning over the pages of the November Review of Reviews, saw this picture, and in the young man on the ground with the bottle, was amazed to discover himself. Like a flash the years vanished, again he was outside Petersburg in '64, the air roared and shrieked with the fire of two armies, and he and these other members of the 9th A. C., U. S. A., whiled away a few weary minutes having "their pictures taken." Afterward he had forgotten it. To-day, he is grown old, but the picture will be forever young.

This photograph is but one of 3,500 which we have just discovered after they were buried for nearly fifty years. Theirs is a dramatic and amazing story.

Through the Civil War with the Camera

went Mathew Brady, the genius whose photographic studio in New York was sought by world-famous men and women. With special permission from Lincoln, he accompanied the armies and navies for four years. He took thousands of photographs showing every phase of the struggle.

Here you will see no spick and span Fourth of July parades but the real soldier on the battle line—coatless and hatless and shoeless, with heavy growth of beard and tousled head, dirty and very, very tired. Here you will see the shambles of the great, rough field hospitals, the bitter tragedy of the prison cells, the pathos of the broken-up homes—all that story of the war that never has been told elsewhere and that passes before your eyes in these pictures—a living, vivid panorama, just as it passed before the eyes of Brady's cameras.

18 OF THESE PICTURES GIVEN AWAY

We have enclosed prints of 18 of the photographs in a large portfolio. These we will give you free if you **send ten cents for the cost of mailing.**

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This sock is illustrated in our beautiful [illegible] catalogue, whether you order socks or not—we gladly mail it free.

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MONEY— We buy [illegible] by mail or express. Cash by return mail subject to your approval and return at our expense if our offer is not satisfactory or you [illegible] from us. Established 1872.
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For ten years the Powell System of Advertising Instruction has remained the standard, and its employed graduates everywhere will tell you, as will the advertising magazines and experts, that if you really want to become a skilful advertiser in expectation of earning the largest salary "you should go to Powell."

I don't know what they will say when they witness the beneficial results of my latest plan to give that same best personal instruction and at same time find a connection, in an earning capacity, for my students who can make good, as higher class students can. Certainly my new plan to double assist is going to set a new standard in correspondence instruction. If you have ever wanted to enter the profitable advertising field, now is the time.

Shall I mail you free my beautiful Prospectus?

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and Almanac for 1911 has 224 pages with many colored plates of fowls true to life. Tells all about chickens, their prices, their diseases and remedies. Also about Incubators, their prices and their operation. All about poultry houses and how to build them. It's an encyclopedia of chickendom. You need it. Only 15c.
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Biggest Value Ever Offered

Safest, surest hatcher made. Metal covered all around. Self-regulating. Big Free Book tells about the famous IDEALS. Freight prepaid East of the Missouri River and North of Tenn. Send for Free Catalogue and bargain offer.

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Tells how to succeed with poultry on the ordinary farm. How to make a first-class brooder out of an old piano box. What breeds lay best. Plans for poultry houses, how to feed, breed, etc. Describes the 1911 PRAIRIE STATE Incubators and Brooders

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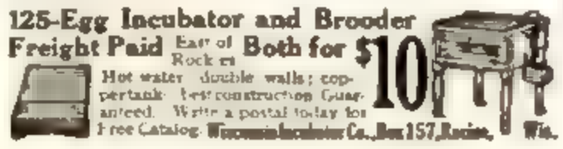
125-Egg Incubator and Brooder Freight Paid East of Rockies Both for $10



Hot water, double walls; copper tank. Best construction. Guaranteed. Write a postal today for Free Catalog. Wisconsin Incubator Co., Box 157, Racine, Wis.

increase in the amount of the service that they rendered to the public. Meantime the quality of the service was much improved and its value greatly raised. The speed, the comfort and the luxury of the passenger service were increased. The speed and reliability of the freight service were equally increased—fast freight trains running at passenger-train speeds on regular schedules being put in service throughout the country.

It seems to me that the foregoing facts show not only that the public during this period got its full share of the benefits of railway operation, but that it got more than its full share and the owners of the railways less than their full share. The public got more service and better service than it received in the earlier period; and it got it at rates that were both absolutely lower than those of most of the earlier period and relatively very much lower, as compared with the wages received by all classes of labor and the prices received for all classes of commodities, than the rates of any part of the preceding period. On the other hand, all that the owners of the railways got was an increase in the average dividend from 1.9 per cent to 3.68 per cent on the most conservative capitalization that is outstanding against the railways of any first-rate country in the world. The proof of this statement that the capitalization of our railways is the most conservative to be found in any first-class country is afforded by the following statistics showing the capitalization for a mile of the railways of the countries named:

England alone	$314,000
United Kingdom	275,040
France	135,[illegible]9
Austria	112,879
Germany	109,788
Switzerland	109,000
Spain	85,357
Russia	80,985
New South Wales	63,[illegible]9
Hungary	63,010
Argentina	59,950
United States	53,259

A Problem for the Public

In the above discussion I have purposely refrained from making any reference to railway earnings in the fiscal year ended 1910. The net earnings in that year were the largest in the history of our railways, being $3933 a mile. This fact is quite widely used as an argument to show that the railways do not need higher rates; but even with these net earnings the railways could not pay an average dividend of four per cent, which is utterly inadequate under present conditions to attract sufficient capital into the railway business to enable their managements to make the improvements and extensions that are needed to enable them properly to provide for the handling of the country's increasing commerce. And on the present basis of rates they cannot even maintain as high net earnings in the future as they enjoyed in the fiscal year 1910; for during the calendar year 1910 they made advances in wages that probably will aggregate not less than eighty million dollars a year. The effects of these advances in wages and other increases in operating expenses are not perceptible in the returns for the fiscal year ending June 30, 1910, because most of them did not become effective in that year and those that did become effective then had been in effect only a short time before the end of the year. The results that they have been producing since are strikingly illustrated by the Interstate Commerce Commission's monthly figures showing the earnings and expenses of the railways of the entire country. In the four months ending October 31, 1910—figures for later months not being available—gross earnings increased $44,047,569, while operating expenses increased $63,551,278, causing a decrease in net earnings, as compared with those for the same months of last year, of $19,503,709. Meantime the taxes of these roads increased $2,738,913, reducing the amount available for dividends, interest, improvements, surplus, and so forth, almost $22,242,622.

Bear in mind that these are figures for only four months. They luminously portray the crisis in railway affairs that the railway owners, the railway managers and the people of this country are facing. Whether that crisis shall be passed in a way that will result beneficially to both the railways and the public is a question the determination of which rests with the people.

Hints to Mothers With Little Babies. Get Holstein Cows' Milk

Read this and do just as it says for the sake of baby's health. We have the best medical authority for these statements.

Nurse your baby, and its chances for life and future health will be [illegible] times greater than if it is bottle fed. You should [illegible] a supply of Pure Bred Holstein Cows' Milk. **Do not** wean baby [illegible]

Nurse baby at regular times [illegible] never more than one or two hours [illegible] boiled water [illegible] baby may cry for [illegible] it wants water.

Best Milk for Baby [illegible] get fresh Holstein milk and keep it [illegible] **cold, covered** and **clean**. Never [illegible] Watch baby [illegible] human [illegible] vitality and **strength** [illegible]

Bathe baby every morning

Fresh air [illegible] night and have baby sleep [illegible]

If baby is sick, [illegible] Instead, stop feeding, give boiled water and send for a physician.

Send for our FREE booklet, "The Story of Holstein Milk." If you cannot get Holstein Milk, we will help you get some and tell you how to feed baby.

HOLSTEIN-FRIESIAN ASSOCIATION
9B American Building, Brattleboro, Vermont

Over the Hills And Far Away

There is no limitation to the pleasure of motorcycling when you ride an **R. S. Motorcycle.** You can leave the zone of machine shops with a feeling of safety. You can climb hills that defy the ordinary motorcycle. The simplest, coolest, most powerful and silent motor ever produced. The [illegible] with Fast and coaster brakes. The most effective [illegible] absorber. Write for catalog. [illegible]

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Chicken Raising Made Practical For City People

Hatch chicks in any room with a Handy Hatcher. It weighs less than 6 lbs.; [illegible] 25 eggs; is as accurate as the largest [illegible] particulars. Costs only $3.50. [illegible] Mites, System of Direct Heat, Brooders, and best feeding methods. Send for catalog.

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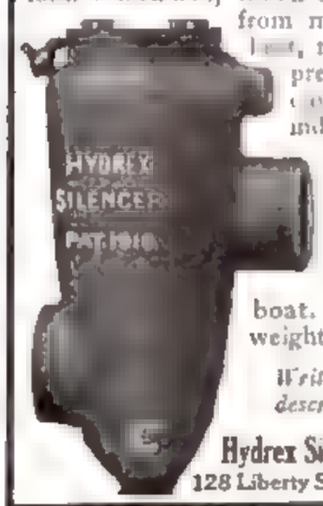

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The little wonder made of aluminum. Instantly applied. Can be used on any sheet metal frying pan, with or without cover, and will prevent fumes from entering the room, fit any stove and any chimney. Will last a lifetime. Has no joints. Is practical. Try it. We guarantee it. Sent prepaid to any address for 25 cents. Selling like hot cakes.

Agents wanted everywhere. Money back for any reason.

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An air gun that will shoot [illegible]

Benjamin Air Rifle & Mfg. Co., 2001 Frisco Bldg., St. Louis, Mo.

FULLY GUARANTEED
30 Days Trial
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Bronze Propeller and Stuffing Box included

Try the engine for [illegible]. If you are not satisfied [illegible]

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apparel, draperies, upholsteries, etc. Very little work. Costs very little. Process has been successful for years. Sample letter of instruction free. **Empire Cleaning Co., 308 Empire Bldg., Pittsburg, Pa.**

Speedwell fore-door touring car, 7-passenger, $2900.00. Top and windshield extra. Standard chassis of all Speedwell cars has 131" wheel base and 50 H. P. motor

Here is a car that no man has ever worn out; that thousands of owners praise as the most remarkable value in America; that is bought by men who can afford to buy the highest-priced cars if they preferred them—a record obtained in five years of adhering to quality standards in making and common-sense standards in selling—$2500 to $2900 for the finest motor cars that can be built.

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Our New Catalog and Monthly Magazine for the Asking

Our latest catalog shows 1911 Speedwell cars in full colors,—tells the "how" and "why" of their construction. Send for this book and we'll mail you as well our monthly publication, "The Speedwell"—a modest motor journal of interest to all present or prospective car owners.

Notes on Design

The perfect balance of the Speedwell chassis, the care with which the [illegible] parts are [illegible] not only for the [illegible] but for [illegible] and [illegible] the [illegible] [illegible] [illegible]

Phoenix 50¢ Silk Hose Guaranteed

At last. Genuine thread silk hosiery—with all the sleek trimness of feel and fit; the shimmery elegance of finish, that silk alone gives—at a price no higher than you have been in the habit of paying for cotton hose.

Box of 4 Pairs, $2. Warranted to wear Quarter Year without Holes

If any of the four pairs show a single hole within a quarter year, we will replace them with new ones free of charge.

In ten attractive shades—light and dark gray, tan, navy, emerald, black, maroon, taupe, heliotrope and burgundy. Warranted fast colors.

Get them at your dealer's—if he can't supply you, we will fill your order direct on receipt of price.

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Phoenix Thread Silk Hosiery for women also comes in ten shades, as above. They too, are guaranteed to wear a quarter year without holes.

75 Cents per pair. Box of 4 pairs, $3.00.

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Why White Lead and Linseed Oil make the only Paint that's all Paint

WHITE LEAD is the only paint pigment having a natural and everlasting affinity for linseed oil. They unite to form a tough and elastic paint skin which adheres tightly and keeps out the destroying elements. It stretches in hot weather and contracts in cold without cracking. Other pigments are more brittle and do not retain the oil or stretch and contract like white lead.

Carter White Lead is the strictly pure white lead of our forefathers, only whiter, finer and more perfectly made, due to an improved, modern, more certain process. It makes the whitest white paint for either exteriors or interiors, and with it are produced the most durable and lasting colors.

Carter is known as "The Lead with the Spread." It goes farther because it is finer, yet makes better paint because it covers more closely and affords better protection. Yet by the gallon, by area covered, by years of service, it is the most economical paint you can buy. Instead of cracking and peeling, like paint containing hard or inert materials, Carter Lead wears down gradually, and after years of service, still fills the pores of the wood, still resists moisture, still prevents decay—and is ready for repainting without burning or scraping.

"PURE LINSEED OIL is the life of paint." It is the only oil which absorbs oxygen from the air and dries out hard and elastic. Other oils either strike into the wood or never dry at all. There is nothing cheaper than pure linseed oil which can be used safely.

Lately the price of linseed oil has advanced considerably, due to a smaller crop of flax. This increase does not add more than ten per cent to the total cost of painting any building. At that, it is more economical to paint than to allow property to decay, to say nothing of how faded and disfigured paint depreciates the value of property.

CARTER
The White
White Lead
"The Lead with the Spread"

A COMPETENT PAINTER will do more than wield a brush. He will help you to select suitable and durable colors. He will mix his paint to produce exactly the colors you select and to suit the condition of the surface to be painted.

Specify "Carter White Lead and pure linseed oil" when you ask for an estimate. Then the painter will figure on giving you a first-class job, one which will give you years of satisfactory service. You may get a lower bid if you specify just "Paint," but it's sure to cost you more in the long run.

***EVERY PROPERTY OWNER** should send for our FREE BOOK, "PURE PAINT." It goes further into the "whys and wherefores," tells you how to detect adulterations, what to do with paint wrecks. It sets forth the principles of color harmony and illustrates them by a set of color plates showing houses of different architecture correctly painted. Write for the book at once.*

Carter White Lead Company

Factories: Chicago and Omaha

12050 So. Peoria St., Chicago, Ill.

THE GRAIN OF DUST

(Continued from Page 23)

There were two reasons for it. The first—the one most often heard—was the story going round that he had been, and probably still was, out of his mind. No deadlier or crueler weapon can be used against a man than that same charge as to his sanity. It has been known to destroy or seriously maim brilliant and able men with no trace of any of the untrustworthy kinds of insanity. Where the man's own conduct gives color to the report the attack is usually mortal. And Norman had acted the crazy man. The second reason was the hostility of Burroughs, reenforced by all the hatreds and jealousies Norman's not too respectful way of dealing with his fellowmen had been creating through fifteen years.

The worst moment in the life of a man who has always proudly regarded himself as above any need whatever from his fellowmen is when he discovers, all in a flash, that the timid animal he spurned as it fawned has him upon his back, has its teeth and claws at his helpless throat.

For four months he stood out against the isolation, the suspicion as to his sanity, the patronizing pity of men who but a little while before had felt honored when he spoke to them. For four months he gave battle to the unseen and silent foes compassing him on every side. He had no spirit for the fight; his love of Dorothy Hallowell and his complete rout there had taken the spirit out of him—and with it had gone that confidence in himself and in his luck that had won him so many critical battles. At one time he had been keeping up a large suite of offices, a staff of clerks and stenographers and all the paraphernalia of the great and successful lawyer. He had been spreading out the little business he got in a not unsuccessful effort to make it appear big and growing. He now gave up these offices and the costly pride, pomp and circumstance—left, owing several thousand dollars. He took two small rooms in a building tenanted by beginners and cheap shysters. He continued to live at his club, where even the servants were subtly insolent to him; he could see the time approaching when he might have to let himself be dropped for failing to pay dues and bills.

He stared at his ruin in stupid and dazed amazement. Usually, to hear or to read about such a catastrophe as this is to get a vague, rather impressive notion of something picturesque and romantic. Ruined, like all the big, fateful words, has a dignified sound. But the historians and novelists and poets and other keepers of human records have a pleasant but not very honest way of omitting practically all the essentials from their records and substituting glittering imaginings that delight the reader—and woefully mislead him as to the truth about life. What wonder that we learn slowly—and improve slowly! How woefully we are misled by all upon whom we have relied as teachers!

Already one of these charming tales of majestic downfall was in process of manufacture, with Frederick Norman as the central figure. It was only awaiting his suicide or some other mode of complete submergence for its final gloze of glamour. In this manufacture, the truth, as usual, had been almost omitted; such truth as was retained for this artistic version of a human happening was so perverted that it was falser than the Simon-pure fictions with which it was interwoven. Just as the literal truth about his success was far from being altogether to his credit, so the literal truth as to his fall gave him little of the vesture of the hero, and that little ill-fitting, to cover his naked humanness. Let him who has risen to material success altogether by methods approved by the idealists, let him who has fallen from on high with graceful majesty, without hysterical clutchings and desperate attempts at self-salvation in disregard of the safety of others—let either of these superhuman beings come forward with the first stone for Norman.

Those at some distance from the falling man could afford to be romantic and piteous over his fate. Those in his dangerous neighborhood were too busy getting out of the way. "Man falling—stand from under!" was the cry—how familiar it is! —and acquaintances and friends fled in mad "skedaddle." He would surely be asking favors—would be trying to borrow

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money. It is no peculiarity of rats to desert a sinking ship; it is simply an inevitable precaution in a social system modeled as yet upon Nature's cruel law of the survival of the fittest. A falling man is first of all a warning to all other men high enough up to be able to fall—a warning to them to take care lest they also fall where footing is so insecure and precipices and steeps beset every path.

Norman, falling, falling, gazed round him and up and down in dazed wonder. He had seen many others fall. He had seen just where and just why they missed their footing. And he had been confident that with him no such misstep was possible. He could not believe it; a little while and luck would turn, and up he would go again higher than before. Many a lawyer—to look no farther than his own profession—had through recklessness or pride or inadvertence got the big men down on him. But after a time they had relented or had found an exact use for him; and fall had been succeeded by rise. Was there a single instance where a man of good brain had been permanently downed? No, not one. Stay —— Some of these unfortunates had failed to reappear on the heights of success. Yes, thinking of the matter, he recalled several such. Had he been altogether right in assuming, in his days of confidence and success, that they stayed down because they belonged down? Perhaps he had judged them harshly. Yes, he was sure he had judged them harshly. There was such a thing as breaking a proud spirit—and he felt inside that just that calamity had befallen him.

There came a time—and it came soon—when he had about exhausted his desperate ingenuity at cornering acquaintances and former friends and "sticking them up" for loans of five hundred, a hundred, fifty, twenty-five —— Because these vulgar and repulsive facts are not found in the usual records of the men who have dropped and come up again, do not imagine that only the hopeless and never-reappearing failures pass through such experiences. On the contrary, they are part of the common human lot, and few, indeed, are the men who have not had them—and worse—if they could but be brought to tell the truth. Destiny rarely permits any one of us to go from cradle to grave without doing many a thing shameful and universally condemned. How could it be otherwise under our social system? When Norman was about at the end of all his resources Tetlow called on him—Tetlow, now a partner in the Lockyer firm.

He came with an air of stealth. "I don't want any one to know I'm doing this," said he frankly. "If it got out I'd be damaged and you'd not profit."

Rarely does any one, however unworthy—and Fred Norman was far from unworthy, as we humans go—rarely does any one find himself absolutely without a friend. There is a saying that no man ever sank so low, ever became so vile and squalid in soul and body, but that, if he were dying and the fact were noised throughout the world, some woman somewhere would come—perhaps from a sense of duty, perhaps from love, perhaps for the sake of a moment of happiness long past but never equaled, and so never forgotten—but, from whatever motive, she would come. In the same manner, any one in dire straits can be sure of some friend. There were several others whom Norman had been expecting—men he had saved by his legal ingenuity at turning points in their careers. None of these was so imprudent as uselessly to involve himself. It was Tetlow who came—Tetlow, with whom his accounts were more than balanced, with the balance against him—Tetlow, whom he did not expect.

Norman did not welcome him effusively. He said at once: "How is—she?"

Tetlow shifted uneasily. "I don't know. She's not with us. I gave her a place there—to get her away from Culver. But she didn't stay long. No doubt she's doing well."

"I thought you cared about her," said Norman, who, in estimating Tetlow's passion, had measured it by his own; had neglected to consider that the desires of most men soon grow short of breath and weary of leg.

"Yes—so I did care for her," said Tetlow, in the voice of a man who has been ill but is now well. "But that's all over. Women aren't worth bothering about much. They're largely vanity. The way they

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soon take a man for granted if he's at all kind to them discourages any but the poorest sort of fool. At least, that's my opinion."

"Then you don't come from her?" said Norman, with complete loss of interest in his caller.

"No. I've come —— Fred, I hear you're in difficulties."

Norman's now deep-set eyes gleamed humorously in his haggard and failed-looking face. "In difficulties? Not at all. I'm under them—forty fathoms deep."

"Then you'll not resent my coming straight to the point and asking if I can help you?"

"That's a rash offer, Tetlow. I never suspected that rashness was one of your qualities."

"I don't mean to offer you a loan or anything of that sort," pursued Tetlow. "There's only one thing that can help a man in your position. He must either be saved outright or left to drown. I've come with something that may save you."

There was so much of the incongruous in a situation where he was listening to an offer of salvation from such a man as Billy Tetlow that Norman smiled. "Well, what is it?" he said.

"There's a chance that within six months or so—perhaps sooner—Burroughs and Galloway may end their truce and declare war on each other. If so Galloway will win. Anyhow, the Galloway connection would be better than the Burroughs connection."

Norman looked at Tetlow shrewdly. "How do you know this?" he asked.

Tetlow's eyes shifted. "Can't tell you. But I know."

"Galloway hates me."

Tetlow nodded. "You were the one who forced him into a position where he had to make peace with Burroughs. But Galloway's a big man - big enough to admire ability wherever he sees it. He has admired you ever since."

"And has given his business to another firm."

"But if the break comes he'll need you. And he's the sort of man who doesn't hesitate to take what he needs."

"Too remote," said Norman, and his despondent gesture showed how quickly hope had lighted up. "Besides, Billy, I've lost my nerve. I'm no good."

"But you've got over that that attack of insanity."

Norman shook his head.

"I can't understand it," ejaculated Tetlow.

"Of course you can't," said Norman. "But there it is."

"You haven't seen her lately?"

"Not since that day. . . . Billy, she hasn't ——" Norman stopped, and Tetlow saw that his hands were trembling with agitation, and marveled.

"Oh, no," replied Tetlow. "So far as I know, she's still respectable. Why don't you go to see her? I think you'd be cured."

"Why do you say that?" demanded Norman, the veins in his forehead bulging with the fury he was ready to release.

"For no special reason—on my honor, Fred," replied Tetlow. "Simply because time works wonders in all sorts of ways, including infatuations. Also—well, the fact is, it didn't seem to me that young lady improved on acquaintance. Maybe I got tired or piqued—I don't know. If she hadn't been a silly little fool would she have refused you? I know it sounds well—in a novel or a play—for a poor girl to refuse a good offer just from sentiment; but, all the same, only a fool girl does it—in life—eh? But go to see her. I want you to brace up. That may help."

"What's she doing?"

"I don't know. I'll send you her address. I can get it. About Galloway —— If that break comes I propose that we get his business—you and I. I want you for a partner. I always did. I think I know how to get work out of you. I understand you. That's why I'm here."

"It's useless," said Norman.

"I'm willing to take the risk. Now, here's what I propose. I'll stake you to the extent of a thousand dollars a month for the next six months, you to keep on as you are and not to tie yourself up to any other lawyer or to any client likely to hamper us if we get the Galloway business."

"I've been borrowing right and left ——"

"I know about that," interrupted Tetlow. "I'm not interested. If you'll agree to my proposal I'll take my chances."

"You are missing six thousand dollars."

"I owe you a position where I make five times that much."

Norman shrugged his shoulders. "Very well. Can I have five hundred at once?"

"I'll send you a check today. I'll send two checks a month the first and the fifteenth."

"I am drinking a great deal."

"You always did."

"Not until recently. I never knew what drinking meant until these last few months."

"Well, do as you like with the money. Drink it all if you want to. I'm making no conditions beyond the two I stated."

"You will send me that address?"

"In the letter with the check."

"Will she see me, do you think?"

"I haven't an idea," replied Tetlow.

"What's the mystery?" asked Norman. "Why do you speak of her so?"

"It's the way I feel." Then, in answer to the unspoken suspicion once more appearing in Norman's eyes, he added: "She's a very nice, sweet girl, Norman—so far as I know or believe. Go to see her."

It had been many a week since Norman had heard a friendly voice. The very sound of the human voice had become hateful to him, because he was constantly detecting the note of nervousness, the scarcely concealed fear of being entangled in his misfortunes. As Tetlow rose to go Norman tried to detain him. The sound of an unconstrained voice, the sight of a believing face that did not express one or more of the shadings of contempt between pity and aversion—the sight and sound of Tetlow were acting upon him like one of those powerful tonics that Nature at times suddenly injects into a dying man to confound the doctors and cheat death.

"Tetlow," said he, "I'm down—probably down for good. But if I ever get up again I'll not make one mistake—the one that cost me this fall. Do you know what that mistake was?"

"I suppose you mean Miss Hallowell?"

"No," said Norman, to his surprise. "I mean my lack of money, of capital, of a large and secure income. I used to imagine that brains were the best and the only sure asset. I was guilty of the stupidity of overvaluing my own possessions."

"Brains are a mighty good asset, Fred."

"Yes—and necessary. But a man of action must have under his brains another asset—must have it, Billy. The one secure asset is a big capital. Money rules this world. Some men have been lucky enough to rise and stay risen without money. But not a man of all the men who have been knocked out could have been dislodged if he had been armed and armored with money. My prodigality was my fatal mistake. I sha'n't make it again—if I get the chance. You don't know, Tetlow, how hard it is to get money when you are tumbling and must have it. I never dreamed what a factor it is in calamities of every sort. It's the factor."

"I don't like to hear you talk that way, Norman," said Tetlow earnestly. "I've always most admired in you the fact that you weren't mercenary."

"And I never shall be," said Norman, with the patient smile of a swift, keen mind at one who is slow and hard to make understand. "It isn't my nature. But if I'm resurrected I'll seem to be mercenary until I get a full suit of the only armor that's invulnerable in this world. Why, I built my fort like a fool. It was impregnable except for one thing—one obvious thing: it hadn't a supply of water. If I build again it'll be round a spring—an income big enough for my needs and beyond anybody's power to cut off."

Tetlow showed that he was much cheered by Norman's revived interest in life. But he went away uneasy; for the last thing Norman said to him was:

"Don't forget that address!"

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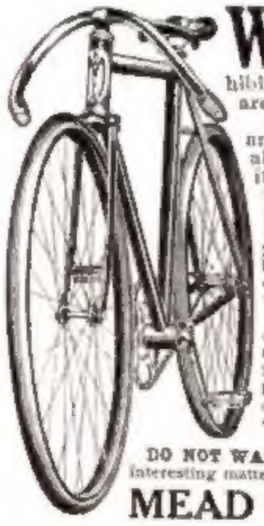

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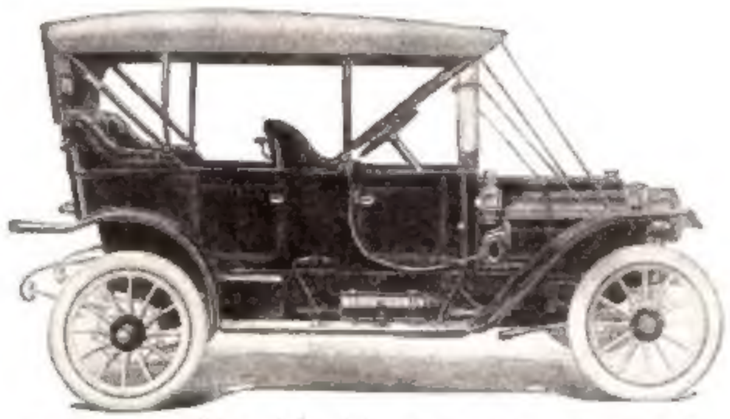

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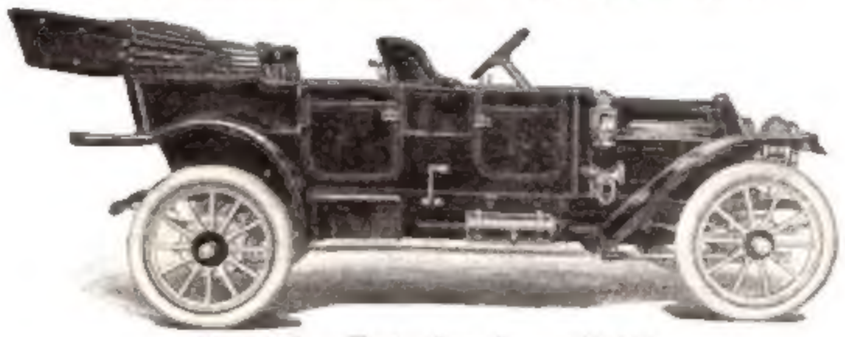

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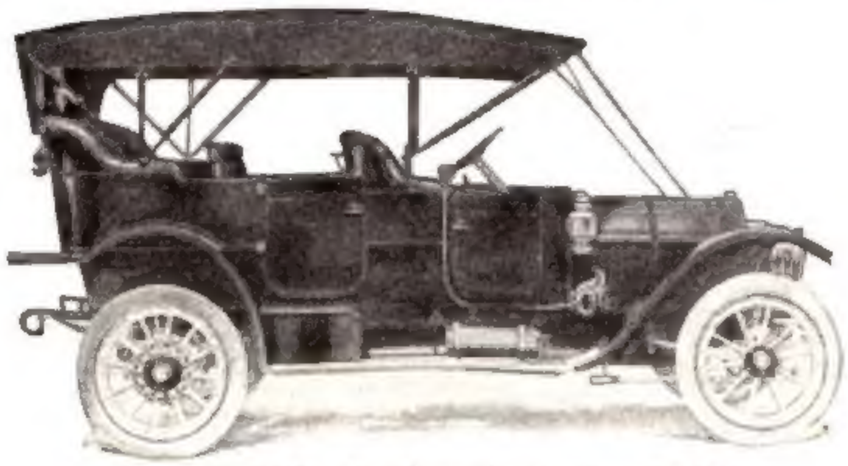

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